2009 ACTION PLAN

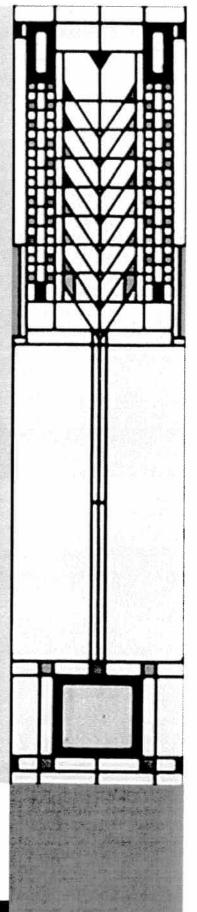
DRAFT

City of Indianapolis

Division of Community Economic Development

October 13, 2008





ACTION PLAN (91.220)

1.	Has the Standard 424 Form for the applicable programs been included with the correct dollar allocations and signed by the					
	appropriate official?					
	Yes No					
2.	Is the DUNS number listed?					
3	Yes No					
υ.	Did the grantee describe the geographic areas of the jurisdiction (including areas of low income and/or racial/minority concentration) in which assistance will be directed during the next year. Yes No					
	Did the grantee describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities. Yes No					
1.	Has the grantee described the Federal Resources, and private and non-Federal public resources expected to be available to address priority needs and specific objectives identified in the plan? Yes No Verification found on page 29					
2.	Did the grantee describe how HOME and/or ESG matching requirements will be satisfied?					
	Yes⊠ No□ N/A□ Verification found on page 30					
Ac	ACTIVITIES 91.220(D)					
1.						
	a) Has the grantee described the CDBG funded activities for the program year in a complete manner? Table Page 31 Yes⊠ No□					
	b) Has the grantee described the HOME funded activities for the program year in a complete manner? Table Page 31 Yes No					
	c) Has the grantee described the ESG funded activities for the program year in a complete manner? Table Page 31 Yes No					
	d) Has the grantee described the HOPWA funded activities for the program year in a complete manner? Table Page 31 Yes No					

2.	Does the action plan contain a summary of priorities and specific annual objectives that will be addressed during the program year? Yes No Verification found on Table Page 31 Note: The Jurisdiction should use summary of annual objectives as identified in Table 3A of the Consolidated Plan.
3.	Do the proposed activities correspond to the priority needs identified/local specific objectives listed in the Consolidated Plan? Yes No Verification found on Table Page 31 Note: The Jurisdiction should use priority needs as identified in Table 2A and 2B of the Consolidated Plan.
4.	Are the proposed activities identified in sufficient detail, including the number and type of families that will benefit from the proposed activities and locations, so that citizens know the degree to which they may be affected? Yes No Verification found in table starting on page 31
O	utcomes 91.220(e)
1.	Does the action plan contain outcome measures for activities in accordance with the Federal Register Notice dated March 7, 2006? Yes \boxtimes No \square Verification found in table starting on page 31
Ex	penditure Limits
1.	Has the grantee exceeded the 20% administrative cap for CDBG? Yes No
2.	Has the grantee exceeded the 15% public service cap for CDBG? Yes No
3.	Has the grantee exceeded the 10% administrative cap for HOME? Yes No
4.	Has the grantee met the 15% CHDO set-aside for HOME? Yes No
5.	Has the grantee exceeded the 3% administrative cap for HOPWA or the 7% administrative cap by project sponsors under HOPWA? Yes No
GE	OGRAPHIC DISTRIBUTION 91.220(f)
1.	Did the grantee include a narrative, maps, or tables that identify the geographic areas in which it will direct assistance? Yes No Verification found in Appendix C

2.	Does the grantee provide a description of the areas, including areas of minority concentration, in which it will direct funds? Yes No Verification found on pages 6-9 and Appendix C		
3.	Does the grantee provide the rationale for the priorities for allocating investment geographically for each program, including within the metropolitan area (or a State's service area) for the HOPWA program? Yes No Verification found on pages 6-9 and Appendix C		
	If no, explain the basis for the no response:		
4.	Did the grantee estimate the percentage of funds it plans to		
	dedicate to target areas? Yes⊠ No□ Verification found on page 4		
A	FFORDABLE HOUSING GOALS 91.220(g)		
1.	Does the action plan specify one-year goals for the number of homeless, non-homeless, and special needs households to be provided affordable housing units using funds made available to the jurisdiction?		
	Yes⊠ No Verification found on pages 11-12 Note: The Jurisdiction should use housing summary of goals as identified in Table 3B of the Consolidated Plan.		
2.	Does the action plan specify one-year goals for the number of households to be provided affordable housing units through activities that provide rental assistance, production of new units, rehabilitation of existing units, or acquisition of exiting units using funds made available to the jurisdiction? Yes No Verification found on pages 11-12 Note: The Jurisdiction should use housing summary of goals as identified in Table 3B of the Consolidated Plan.		
Public Housing 91.220(h)			
1.	 Does the action plan include actions that address the following, if applicable: 		
	 needs of public housing, Yes No public housing improvements and resident initiatives, Yes No 		
	 assist troubled public housing agencies. Yes No 		

HOMELESS AND OTHER SPECIAL NEEDS ACTIVITIES 91.220(i)
 Have homeless prevention activities been proposed? Yes No Verification found on pages 14-16
2. Have emergency shelter, transitional housing, programs to assist i the transition to permanent housing and independent living been proposed?
Yes⊠ No⊡ Verification found on pages 14-16
3. Are supportive housing activities being undertaken to address the priority housing needs of persons who are not homeless (elderly, frail elderly, persons with disabilities, person with HIV/AIDS, persons with alcohol or other substance abuse problems)? Yes No Verification found on pages 14-16
4. Have specific action steps to end chronic homelessness been identified?
Yes⊠ No□ Verification found on pages 14-16
OTHER ACTIONS 91.220(k)
 Does the Action Plan include other proposed actions which will address the following, if applicable:
 foster and maintain affordable housing, Yes No public housing improvements and resident initiatives, Yes No evaluation and reduction of lead-based hazards, Yes No reducing the number of persons below the poverty line, Yes No
 developing institutional structures/enhancing coordination between housing and services agencies, Yes∑ No□.
PROGRAM SPECIFIC REQUIREMENTS 91.220(1)
1. CDBG
a) Does the total amount of funds allocated equal the amount of the grant plus program income and carryover funds? Yes⊠

b) Does the action plan identify the amount of CDBG funds that will be used for activities that benefit persons of low- and moderate-

No

1.	Н	OME
	a)	Did grantee (PJ) describe other forms of investment? See Section 92.205 Yes No N/A If grantee (PJ) plans to use HOME funds for homebuyers, did they state the guidelines of resale or recapture, as required in 92.254? Yes No N/A
	b)	If grantee (PJ) plans to use HOME funds to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds, did they state its refinancing guidelines required under 24 CFR 92.206(b)? Yes No N/A
	c)	Resale Provisions For homeownership activities, did the participating jurisdiction must describe its resale or recapture guidelines that ensure the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4). Yes No
	d)	HOME Tenant-Based Rental Assistance Did the participating jurisdiction must describe the local market conditions that led to the use of a HOME funds for tenant based rental assistance program? Yes No a. If the tenant based rental assistance program is targeted to or provides a preference for a special needs group, that group must be identified in the Consolidated Plan as having an unmet need and show the preference is needed to narrow the gap in benefits
	e)	and services received by this population. If a participating jurisdiction intends to use forms of investment other than those described in 24 CFR 92.205(b), did the jurisdiction describe these forms of investment? Yes No
	f)	Did the jurisdiction describe the policy and procedures it will follow to affirmatively market housing containing five or more HOME-assisted units? Yes No
	g)	Did the jurisdiction describe actions taken to establish and oversee a minority outreach program within its jurisdiction to ensure inclusion, to the maximum extent possible, of minority and women, and entities owned by minorities and women, including without limitation, real estate firms, construction firms, appraisal firms, management firms, financial institutions, investment banking firms, underwriters,

income? Yes⊠ No□

	h	into by the participating jurisdiction with such persons or entities, public and private, in order to facilitate the activities of the participating jurisdiction to provide affordable housing under the HOME program or any other Federal housing law applicable to such jurisdiction? Yes No
1.	A a.	merican Dream Downpayment Initiative If the jurisdiction planned to use American Dream Downpayment Initiative (ADDI) funds to increase access to homeownership, did it provide the following information: i. description of the planned use of the ADDI funds? Yes No ii. plan for conducting targeted outreach to residents and tenants of public and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide downpayment assistance for such residents, tenants, and families? Yes No iii. a description of the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers? Yes No No
4.	HC	DPWA
	a)	Does the action plan specify one-year goals for the number of low-income households to be provided affordable housing using HOPWA funds for short-term rent, mortgage, and utility payments to prevent homelessness; tenant-based rental assistance, units provided in housing facilities operated with HOPWA funds? Yes No Verification found on page 2; 18-19
	b)	Does the action plan identify the method for selecting project sponsors (including providing full access to grassroots faithbased and other community organizations)? Yes No Verification found on pages 22-23

Monitoring (91.230)

1.	Does the use to mo	onitor_acti	lescribe the standards and procedures that it will vities carried out in furtherance of the plan? erification found on pages 22-23	
2.	monitor it	s perform 's Consoli	ribe actions to be taken by the grantee to nance in meeting its goals and objectives set dated Plan? Verification found on pages 22-23	
3.	complianc	e with pr the timeli	ribe steps/actions being taken to insure ogram requirements, including requirements ness of expenditures? Verification found on pages 22-23	
	the gra	nt award	ess of expenditures is an issue, please make sure letter includes language regarding appropriate tee should take to remedy this problem.	
4.	compliance	e with ho	ribe steps/actions it will use to ensure long-term using codes, including any actions or on-site to undertake during the program year? Verification found on pages 22-23	
	steps it	will take to insure	ole, a HOME program grantee should identify to review affordable housing projects it has compliance with all HOME program	
	Does the Plan describe actions to be taken by the grantee to monitor its subrecipients, (including sponsors or administering agents)?			
	Yes⊠	No 🗌	Verification found on pages 22-23	
ΗU	HUD Approval Action			

H

The regulations at Section 91.500(b) state that HUD will approve or disapprove a plan or a portion of a plan for the three following reasons:

- 1) if it is inconsistent with the purposes of NAHA;
- 2) if it is substantially incomplete; and/or

- 3) if certifications are not satisfactory to the Secretary
- 4) if does not include description of manner in which unit of local government or state will provide financial or other assistance to troubled public housing agencies.

Please use the following to determine approval or disapproval:

CONSISTENCY WITH NAHA

1.	Is the Plan inconsistent with the purposes of NAHA?
	Yes No
	If the Plan is inconsistent with NAHA, set forth the basis of that
	determination by using the following as a guide:

- Does the Plan provide assistance to help families, not owning a home, to save for a down-payment for the purchase of a home.
- Does the Plan provide assistance to retain, where feasible, as housing affordable to low income families, those dwelling units provided for such purpose with federal assistance.
- Does the Plan provide assistance to extend and strengthen partnerships among all levels of government and the private sector, including for-profit and non-profit organizations, in the production and operation of housing affordable to low- and moderate-income families.
- Does the Plan provide assistance to expand and improve federal rental assistance for very low-income families.
- Does the Plan provide assistance to increase the supply of supportive housing, which combines structural features and services needed to enable persons with special needs to live with dignity and independence.

SUBSTANTIALLY INCOMPLETE

1.	Is the Plan (including any corrective actions taken at HUD's request
	during HUD's review of the plan) substantially incomplete?
	Yes No
	If the Plan is substantially incomplete, set forth the basis of that
	determination by using the following as a guide:

- The Plan was developed without the required citizen participation or the required consultation.
- The Plan fails to satisfy all the required elements in the

regulations.

AFFIRMATIVELY FURTHERING FAIR HOUSING

 Is the Certification to Affirmatively Further Fair to the Secretary? Yes No	the basis of the basis of the appropriate the appropriate and maint	that analysis ate
 Lack of action taken on outstanding finding performance under affirmatively furthering certification requirements of the Consolida Community Development Block Grant Prog 	g fair housi Ited Plan or	na
CERTIFICATIONS (91.225)		
 Are the general and specific certifications for eac complete and accurate, where applicable: 	ch program	funded
Note: Consortia, please refer to 91.425 State, please refer to 91.325 General: (1) Affirmatively furthering fair housing: (2) Anti-displacement and relocation Pla (3) Drug-free workplace: (4) Anti-lobbying (5) Authority of Jurisdiction (6) Consistency with Plan (7) Acquisition and relocation	n:Yes⊠ Yes⊠ Yes⊠ Yes⊠ Yes⊠ Yes⊠	No
(8) Section 3 <pre>CDBG:**</pre>	Yes⊠	No
 (1) Citizen Participation (2) Community Development Plan (3) Following Plan (4) Use of funds (5) Excessive Force (6) Compliance with anti-discrimination 	Yes⊠ Yes⊠ Yes⊠ Yes⊠ Yes⊠	No No No No

law	Yes⊠	No			
(7) Compliance with lead-based pa procedures (8) Compliance with laws ESG:	int Yes⊠ Yes⊠	No No			
(1) Not less than 10-years (2) Not less than 3-years (3) Service Provision (4) Safe and Sanitary (5) Supportive Services (6) Match Requirements (7) Confidentiality (8) Employing or involving the hom (9) Consolidated Plan compliance (10) Discharge policy HOME (1) TBRA is consistent w/Plan	Yes \(\)	No N			
(2) Use for eligible activities (3) Monitor for subsidy layering HOPWA:	Yes⊠ Yes⊠	No No			
(1) Meet urgent needs (2) 10- or 3-year operation	-	No_ No_			
**The certification period for the CDBG program's overall benefit requirements must be consistent with the period certified in the prior certification.					
Based on my review of the Plan against the regulations, I have determined the Plan is:					
Approved					
Disapproved Date plan disapproved (in part or in its entirety):					
Note: Written notification of disapproval must be communicated to the applicant in accordance with 24 CFR 91.500(c). If disapproved , provide documentation including dates and times on incompleteness determination, and discussions with grantee and Headquarters:					
Reviewed by	DATE:				
Program Manager	DATE:				
CPD Director	DATE:				

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Appendices

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U.S.

Executive Summary

As a major United States Metropolitan Area, the City of Indianapolis receives funding from the Federal Government through four United States Department of Housing and Urban Development (HUD) entitlement programs administered by the Department of Metropolitan Development.

The City of Indianapolis' 2005-2009 Consolidated Plan identifies housing and community development needs and establishes goals to be accomplished with these four Federal grant programs. The Programs include the Community Development Block Grant (CDBG), the Home Investment Partnerships Program (HOME), the American Dream Downpayment Initiative Program (ADDI), the Emergency Shelter Grant (ESG), and the Housing Opportunities for Persons with AIDS Program (HOPWA). Each year the Consolidated Plan is updated through an Annual Action Plan, which identifies the City's implementation and administration plans for these entitlement programs. This is the fourth Annual Action Plan for the 2005-2009 period.

In 2009, the City anticipates receiving approximately \$14 million for these entitlement programs. This 2009 Action Plan presents the City's strategy for allocating entitlement dollars to activities that will assist in achieving the goals set forth in the 2005-2009 Consolidated Plan. The chart below shows the breakdown of funding for 2009 relating to the goals in the Consolidated Plan.

Goal 1: Increase the availability of safe, decent, affordable housing.

Strategy	2009	5-Year Goal
Rehabilitate substandard units to create		
rental housing for persons at 0-30% MFI.	75	550
Rehabilitate substandard units to create		
rental housing for persons at 31-80% MFI.	40	200
Rehabilitate substandard units to create		
homeownership opportunities.	42	230
Construct new homes as part of a strategic		
comprehensive development plan to create	14	80
homeownership opportunities for persons		
below 80% MFI.		
Increase homeownership opportunities for		
low-moderate income persons through	50	260
down-payment assistance.	50	200
Assist homeowners with repairs to		
residences.	367	1000
Please note: All numbers in this table will a		

Please note: All numbers in this table reflect units to be assisted.

Goal 2: Prevent homelessness for special needs populations and persons at-risk of homelessness.

Strategy	2009	5-Year Goal
Provide emergency rent and utility assistance to persons with special needs and persons at risk of homelessness.	300	1500
Provide supportive services to persons at risk of homelessness or special needs populations to work towards self-sufficiency.	300	1400
Provide tenant-based and project-based rental assistance to persons with HIV/AIDS.	275	1375
Provide short-term emergency assistance to persons with HIV/AIDS.	400	2000
Provide supportive services to persons with HIV/AIDS.	625	3125
Provide housing placement assistance to persons with HIV/AIDS.	20	100

Please note: All numbers in this table are number of unduplicated persons served.

Goal 3: Decrease the number of homeless individuals/families in Indianapolis.

Strategy	2009	5-Year Goal
Provide rent assistance to homeless individuals/families.	175	700
Create new permanent supportive housing units for homeless individuals/families through rehabilitation or new construction.	30	120
Provide supportive services to homeless individuals/families working towards self-sufficiency.	1000	4000

Please note: All numbers in this table are number of unduplicated persons served.

Goal 4: Increase educational opportunities.

Strategy	2009	5-Year Goal
Increase educational opportunities for youth.	1500	7500
Provide job training to low-moderate income persons.	200	1000

Please note: All numbers in this table are number of unduplicated persons served.

Goal 5: Support capital enterprise development for job creation.

Strategy	2009	5-Year Goal
Place low-moderate income persons in jobs.	100	500
For persons placed in jobs, help ensure employment for at least 180 days.	40	200
Create new jobs through new development.	240	1200
Improve commercial facades and signage for	20	100

1 1 1	
email business owners	I I
small business owners.	I I
	1

Goal 6: Eliminate unsafe buildings and sites.

Strategy	2009	5-Year Goal
Eliminate unsafe sites that pose a threat to the environment.	4	20
Eliminate unsafe structures that pose a threat to public safety.	3,000	15,000

Goal 7: Increase community building activities to foster Great Indy Neighborhoods Initiative.

Strategy	2009	5-Year Goal
Identify and train neighborhood leaders to take responsibility for building their communities.	300	1150
Develop Quality of Life Plans for Indianapolis Neighborhoods.	5 year goal achieved.	6

Goal 8: Combine housing opportunities with social & public services.

	Strategy	2009	5-Ye	ear Go	oal		
Fund services housing.	connected	to	permanent	50% of stied to housing year.	а р	ermar	ent
Combine housir transportation.	g developmer	nt wit	h access to	30% of a projects the HUD full within a 1 walk transporta	hat rec nding 0-minu of	eive will te pu	be blic

Building Stronger Neighborhoods

Housing continues to be the highest priority for Indianapolis' entitlement programs. In 2009, the City will invest more than \$6 million in housing activities such as: homeowner repair, creating new opportunities for homeownership, and creating and rehabilitating affordable rental housing. This will be achieved, primarily, at the grassroots neighborhood level by partnerships with community-based organizations such as Community Development Corporations.

This Plan includes \$3.6 million to provide housing repairs to 367 units owned and occupied by households earning less than 80 percent of the area median family income. The City will provide CDBG funds to Community Development Corporations to provide roof replacement, new furnace installation, window replacement, and other repairs necessary to maintain a suitable living condition. These types of repairs will ensure that individuals, particularly the low or fixed-income elderly, are able to remain in their homes.

Another strategy used to accomplish the goal of building stronger neighborhoods is to create new homeownership opportunities. In 2009, HOME funds will be awarded to community-based organizations such as Community Development Corporations to build new houses and to acquire and rehabilitate vacant structures to be sold to low-income families. Funding for 42 units was awarded. Finally, the Indianapolis Neighborhood Housing Partnership and some community development corporations will provide direct homeownership assistance such as down payment assistance or mortgage subsidy to 50 low-income homebuyers.

The 2005-2009 Consolidated Plan identifies rental housing affordable to extremely low-income families as a high priority. The Plan includes \$1,000,000 of HOME funds for low-income rental units. Additionally, the City will provide funding to economic development and neighborhood empowerment programs and to address vacant unsafe structures, which will also contribute to stronger neighborhoods.

Family Self-Sufficiency

While creating and maintaining quality affordable housing remains the cornerstone of the City's strategy to building stronger neighborhoods, other services must be made available either separately or in direct linkage to housing opportunities so that individuals and families in need may attain a higher level of self-sufficiency. In 2009, a variety of activities that promote self-sufficiency will be undertaken including job readiness, placement, and retention services; senior and youth services; and other support services linked to housing for the homeless and special needs populations. These activities will be implemented as part of a holistic approach that is necessary to achieve the development of

Indianapolis communities. In 2009, CDBG, ESG, and HOPWA funds totaling \$2 million will be invested to assist families and individuals in attaining the services they need to become more self-sufficient.

A very important part of the City's plan to achieve family self-sufficiency is the Indianapolis Blueprint to End Homelessness. This document was the creation of a broad-based coalition of groups and lays out the strategic plan necessary to end the cycle of homelessness in Indianapolis, and to provide much-needed services to the very poor. The City, in addition to providing assistance to the broader continuum of people living below the Median Family Income (MFI), the City pledges to focus specific support to those people at the very lowest end of that range.

Community Profile

As part of a requirement by the U.S. Department of Housing and Urban Development (HUD), an inventory of the city's population and housing stock was conducted. From this information, City staff is more easily able to set goals for the 2008 fiscal year and determine what type of projects should be funded by 2008 entitlement funds.

POPULATION

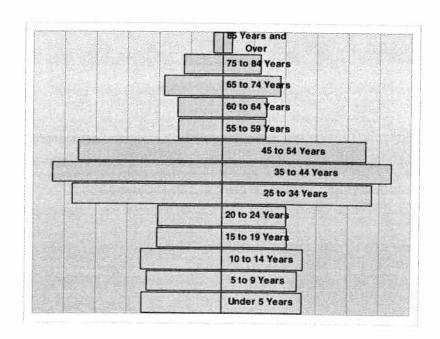
According to the U.S. Census Bureau, Indianapolis is the 12th largest city in the nation in terms of population. In 2000 (the most recent census), the Indianapolis Metropolitan Statistical Area (MSA) had a population of 1,619,983. Fifty-three percent, or 860,854 of this populace resided in Marion County. These numbers may be greater in 2009 because the 2000 census numbers were taken in 1999, ten years ago. The following table shows the racial breakdown of the Marion County population, compared to Indiana and the United States.

2000 POPULATION	Marion	County	i. J.in	diana	Uni	led States
American Indian and Alaskan Native	0.3%	2,581	0.3%	8,241	0.9%	2,532,797
Asian	1.4%	12,046	1.0%	60,805	3.6%	10,131,189
Black or African American	24.2%	208,230	8.4%	510,761	12.3%	
Hispanic or Latino	3.9%	33,558	3.5%	212,817	12.5%	35,177,738
Native Hawaiian and Other Pacific Islander	0.0%	0	0.0%	0	0.1%	281,422
White Total Population	70.5% 100%	606,620 860,454	87.5% 100%	5,320,424 6,080,485		211,347,851 281,421,906

All minority populations grew as a percent of the population from the 1990 census statistics. The Hispanic population grew the most during that period, increasing from 0.1 percent of the population in 1990 to 3.9 percent in 2000, representing a 3,800 percent growth increase. It is expected that that percentage of the overall population has continued to increase over time. The Asian, Native American and the African American populations followed in growth rates, respectively. Only the White population decreased over the ten-year period. The Analysis of Impediments to Fair Housing Choice also lists the percent of minority population for each township in Marion County. The southern most townships are the least diverse while Center and Pike townships are the most diverse.

Population by F	ace ar	nd Ethnici	ty, by To	wnshi	, 2000	医鱼类			
	Pike	Washington	Lawrence	Wayne	Center	Warren	Decatur	Perry	Franklin
American Indiana or Alaskan Native	0.2%		0.2%		0.3%				0.2%
Asian alone	3.7%	1.4%	1.7%	1.6%	0.6%	1.1%	0.4%	1.1%	1.4%
African American	32.2%	26.8%	28.9%	19.2%	40.6%	21.6%	1.2%	1.6%	0.7%
Hispanic or Latino	5.5%	3.1%	3.4%	5.4%	5.1%	2.6%	1.7%	an arrange of the same	1.3%
Native Hawaiian or Other Pacific Islander	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%
White	56.2%	66.8%	64.0%	71.8%	51.9%	72.9%	95.5%	93.4	95.5%
Some Other Race	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
Two or More Races	1.9%	1.5%	1.5%	1.6%	1.3%	1.5%	0.9%	0.9%	0.8%
Total	100%	100%	100%	100%	100%	100%	100%		100%

The median age for the Indianapolis MSA is 34.7 years of age. The following chart depicts the aging population of Marion County.



Fifteen years from now, the City will have an increased demand for senior services and senior housing because of the aging population as Indianapolis' largest age group is people 25 to 54 years of age. Conversely, the youngest populations will need higher education and jobs that provide living wages.

INCOME

Many of the programs funded by the U.S. Department of Housing and Urban Development (HUD,) use income guidelines to determine eligibility. The most recent guidelines, published by HUD, are for the year 2008 and are specific to the Indianapolis MSA. HUD begins by calculating the median family income for a family of four. This would be the mathematical point at which half of the four-member family population earns more and the other half earns less. Household income is determined by summing the gross incomes for all adults in a household. As the number of people in the household increases, so too does the median family income. The following table is the income guidelines for the Indianapolis MSA, based on the number of people in a household.

2008 Income Limits

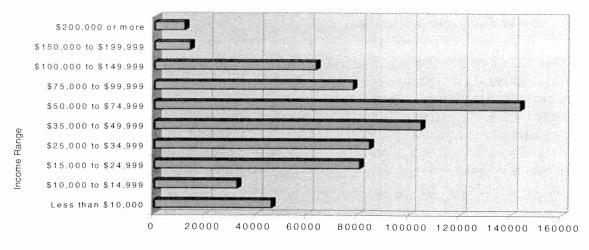
Indianapolis, IN MSA

MFI for a family of four: \$ 65,100 1 Person 2 Person 3 Person 4 Person 5 Person 6 Person 7 Person 8 Person 0-30% \$13,700 \$15,650 \$17,600 \$19,550 \$21,100 \$22,700 \$24,250 \$25,800 MFI 31-50% \$22,800 \$26,050 \$29,300 \$32,550 \$35,150 \$37,750 \$40,350 \$42,950 MFI 51-80% \$41,700 \$46,900 \$52,100 \$56,250 \$60,450 \$4,600 \$36,450 \$ 68,750 MFI

These income limits are different from the poverty calculation determined by the U.S. Census Bureau. Poverty thresholds are assigned to households based on the size of the family and the age of all family members. There are a total of 48 different poverty thresholds a family can be assigned to. The income limits followed by HUD are not based on the age of family members and therefore make a comparison between them and the poverty level difficult to determine. Generally the poverty threshold will follow slightly below or above the 0-30 percent of the Median Family Income (MFI) limit.

The MFI is calculated using the gross income for all adults, age 18 or older, in a household. As the number of people in a household increases, the median income increases. The Median Family Income for an area is the point at which exactly half the households earn more and exactly half the households earn less. According to the 2000 U.S. Bureau of Economic Analysis, the median family income for Marion County was \$40,421. The median family income for a family of four was \$57,700.

Household Income



Number of Households

Today, the household income for a family of four has increased to \$63,800¹. The Median Family Income for the Indianapolis MSA is higher than that of the U.S. Median Family Income. The Median Family Income for the Indianapolis MSA is \$45,548, while the national MFI is at \$40,625². The above chart shows the number of households for each income rage in the Indianapolis MSA.

[&]quot;FY 2005 Income Limits." United States Department of Housing and Urban Development. http://www.huduser.org/datasets/il/il04/index.html July, 2005.

² "The Indianapolis Metropolitan Area and the Rest of Indiana: The Growing Divergence of Two Economies." Charles R. Warren, Ph.D. Building Ladders for Success, A Joyce Foundation Project. March, 2003.

Housing'

Barriers to Affordable Housing

The three most prevalent impediments to affordable housing in Indianapolis have been identified as 1) high costs associated with the development of affordable housing; 2) decreased availability of affordable housing units; and, 3) poor credit history. In 2009, CDBG, HOME, HUD McKinney funds will be used to address these barriers.

For many, the high costs associated with developing and operating affordable housing continues to be a challenge. The 2005-2009 Consolidated Plan identifies affordable rental housing for families with incomes less than 30 percent median family income as a high priority. In 2009, the City will invest \$1,000,000 towards this effort from HOME and CDBG funds. These funds are for the creation of affordable rental housing for families earning less than 80 percent median family income, with an emphasis on projects including units affordable to households earning less than 30 percent of the area median family income.

The second obstacle is the lack of units classified as "affordable." For housing to be considered affordable, tenants should not pay more than 30 percent of their gross household income towards housing costs. Many times, families are faced with numerous issues that affect their self-sufficiency. In 2009, the City will award \$345,000 to five different not-for-profit agencies for homebuyer assistance. These funds can be used for down payment assistance, closing cost assistance or as a direct mortgage subsidy, all of which help to increase the affordability of housing for homeownership please see City guidelines for recapture and resale.

Poor credit history continues to make affordable housing difficult to obtain. According to information collected through the Home Mortgage Disclosure Act, a poor credit rating is the number one reason for denial of conventional home purchase loans. These numbers also indicate that persons at or below 80 percent of the MSA median family income are more likely to have a poor credit history than those in the above 80 percent category. The Indianapolis Neighborhood Housing Partnership (INHP) offers short-term housing counseling for persons faced with such issues who are interested in buying a home. Also, the Family Service Association of Central Indiana (FSA) provides long-term credit counseling and homeownership training to prospective homeowners with more complex credit concerns. Each of these organizations is open to all persons interested in buying or renting housing in Marion County.

Foster and Maintain Affordable Housing

The 2005-2009 Consolidated Plan focuses on housing, providing services to those at risk of losing their housing, improving communities and connecting housing opportunities with supportive services. One of the primary goals of the Consolidated Plan is to increase the availability of safe, decent, affordable housing. The Plan identifies the following strategies to meet this goal:

- -Rehabilitate substandard units to create affordable rental housing
- -Rehabilitate substandard units to create affordable homeownership opportunities
- -Construct new homes as part of a strategic comprehensive development plan to create homeownership opportunities
- -Increase affordable homeownership opportunities through down payment assistance
- -Assist low-income homeowners with repairs to residences

In 2009, the City intends to award over \$7,557,000 in CDBG and HOME funds to local-area community development corporations and other development groups to facilitate City efforts of increasing the availability of safe, decent, affordable housing. Programs include down payment assistance for first time homeowners, large scale rental projects in underserved communities, and the rehabilitation of abandoned and blighted properties, transforming them into viable options for homeownership. The following are some of the projects that will receive funding in 2009 to meet City housing objectives.

Southeast Neighborhood Development Corp.

The City is excited to continue its support for the Southeast Neighborhood Development Corporation (SEND). The continued partnership is taking giant leaps in helping fuel the ongoing revitalization of the Southeast Neighborhoods as well as the diverse Fountain Square area, the oldest commercial Historic District in the state. This dynamic partnership plans on building on their past successes by investing \$263,000 in homeowner repair funds as well as \$270,000 in acquisition/rehabilitation. An additional \$80,000 will be used in the development of 2 new construction projects as well as \$25,950 in down payment assistance to be used to assist 3 families in need of affordable housing. The Southeast Neighborhood Development Corporation in cooperation with the City of Indianapolis plans on continuing their efforts to foster the rejuvenation of an area striving to fulfill it's potential as one of Indianapolis's premier destinations.

Homeowner Repair

In 2009, the City will award local community development corporations with more than \$3.7 million in CDBG funds to provide homeowner repair assistance to 367 qualified home owners. These funds may be used to cover a number of eligible construction costs including those associated with roof, window, and appliance replacement. Homeowners must currently occupy the residence and all property taxes must be paid in full by the time work is to commence. The need for this popular program again exceeded the available funding, but the majority of applicants did receive some funding.

Down Payment Assistance

The Down Payment Assistance (DPA) Program, administered through the HOME Investment Partnerships Program, provides down payment and closing cost assistance to income eligible buyers. In recent years, this program has made home ownership possible for hundreds of deserving homebuyers. The popularity of this program has drastically increased. This Plan includes funding for five organizations to provide DPA.

In 2009, the City will award \$345,420 in DPA funds to local not-for-profits. The City's primary partner for DPA efforts, the Indianapolis Neighborhood Housing Partnership, will be awarded \$90,000 to continue their efforts in providing assistance to the majority of the Indianapolis housing market. Four other organizations will receive funding to provide DPA to buyers in their geographic areas.

Rental Housing Assistance

The City has set aside \$1,000,000 in funds to be allocated towards meeting the needs of affordable rental housing units in 2009. These funds will be allocated for development of rental units that will be affordable to persons below 80 percent of the area median income.

The City anticipates that there will be additional affordable units that will be made available in 2009 for those at or below the 30 percentile to work towards the goals in the Consolidated Plan.

Lead Based Paint

During the three-year term between 2003 and 2006, when the City of Indianapolis held the federal Lead Hazard Reduction Grant funds to address lead poisoning issues in Indianapolis, it was determined that the majority of the lead

poisonings of children in Marion County come from rental housing problems. As such, our focus shifted to working on large, multi-family housing units in low-income areas. Working through Community Action of Greater Indianapolis and its Weatherization program, and local Community Development Corporations, the City and the MCHD were able to aggressively address the problems of lead hazards in low income housing.

In 2006, the Grant holder for this work changed. Instead of the City being the grant recipient, the Marion County Health Department took over the Lead Hazard Reduction Grant program, with the City acting as its partner. In 2008 this made the process of addressing lead-based paint hazards better and more effective, as MCHD has existing programs and other grant dollars already set up to do this work. MCHD was awarded approximately \$3,000,000 in Lead Hazard Control Grant funds for the next 3 years, as well as Lead Hazard Demonstration Grant program funds. We expect this will continue the strong efforts that have already taken place, and will protect thousands of Indianapolis children from lead based paint hazards associated with housing. The focus will continue to be low-income rental housing, which produces the most cases of childhood lead poisoning in Indianapolis, as well as single family units where lead-poisonings have occurred, in some cases multiple times.

Public Housing

Indianapolis' public housing agency, the Indianapolis Housing Agency (IHA), was designated as troubled by HUD in 2005. The City of Indianapolis has provided technical and financial assistance to IHA over the past year to improve its operations and have the troubled designation removed. While it is anticipated that the troubled status will be rectified in the next year, the City will continue to work with IHA and provide assistance as needed.

Beginning in 2008 and continuing into 2009, City staff will continue to meet with IHA staff on a regular basis to review various projects, discuss plans for development and keep open the lines of communication. Specifically, the City will provide assistance to IHA for the Red Maple Grove public housing/single family housing development with the HUD and Davis-Bacon and compliance requirements. This type of assistance is important to ensure that IHA is working towards it goals in conjunction with the City. In addition to technical assistance, the City will provide financial assistance to the Section 8 homeownership program.

Homeless Prevention

Many homeless families and individuals face both internal and external issues that lessen their ability to obtain and sustain mainstream housing. Internal barriers include, but are not limited to, addiction and substance abuse, mental illness and educational issues. When these problems are coupled with external barriers such as the lack of job training, domestic violence, lack of transportation, difficult access to childcare and a lack of affordable housing, a spiraling cycle of hopelessness and homelessness can occur.

In April 2002, the Coalition for Homelessness Intervention and Prevention (CHIP) released the City of Indianapolis' *Blueprint to End Homelessness*. A 10-year comprehensive plan, the *Blueprint* identifies five strategies that must be implemented in order to eliminate homelessness in Indianapolis.

- <u>▶ Goal 1</u>: Address Housing Needs. Create 1,700 housing units through new construction, rehabilitation and the preservation of existing units for the 0-30 percent MFI population.
- <u>▶ Goal 2:</u> **Prevent Homelessness.** Seek to increase homelessness prevention activities to ensure that individuals who are currently housed remain housed. Implement employment assistance, housing subsidies and other services to help prevent families and individuals from becoming homeless.
- ► Goal 3: Improve Access and Coordination of Housing and Services.

 Coordinate access to housing and services through a structured, strengths-based case management. Provide information and referral assistance and 24-hour access to housing and services. Improve coordination of street outreach. Create wet shelters to provide prompt access to treatment for publicly intoxicated individuals. Improve access to transportation and services for non-English speaking individuals. Help families access subsidized childcare and improve access to housing.
- <u>▶ Goal 4:</u> Enhance Services. Ensure a continuum of employment services to help the homeless reach economic independence. Improve services for homeless persons with mental illness and substance abuse issues. Assist shelters and day service centers in meeting the needs of the homeless. Improve educational services to youth. Enhance the availability of legal services.
- <u>▶ Goal 5:</u> Coordinate Services for Special Populations. Better coordinate service systems, housing, shelter and service delivery to veterans, victims of domestic abuse, children and young adults.

The *Blueprint* estimates that some 3,500 individuals, including children, are homeless on any given night in Indianapolis. Through the use of Emergency Shelter Grant (ESG), Supportive Housing Program (SHP), and Housing Opportunities for Persons with AIDS (HOPWA) grants, the City is able to assist service providers help and support homeless neighbors become self-sufficient.

The City receives approximately \$3.3 million annually through the Continuum of Care (CoC) grant. Awarded to transitional housing programs, permanent housing programs and service organizations throughout Indianapolis, the CoC directly helps to combat homelessness. The *Blueprint* is the driving force behind the City's decisions on which programs to fund under this HUD grant.

With 15,000 people experiencing homelessness each year in Indianapolis, the City of Indianapolis has a large task at hand in order to eliminate homelessness within the community. While it will take far more than the Continuum of Care allotted, the City is diligently acting to achieve its goal to stem the tide of homelessness.

The City continues to work with new and existing community partners to create more permanent supportive housing units, implement a system of care model and expand homelessness prevention efforts. Strides to realize other parts of the plan such as building a wet shelter, expanding the Homeless Management Information System (HMIS) and creating a Housing Database are also underway. Planning, data collection and resource coordination efforts will continue concurrently.

Eight homeless service providers will receive Emergency Shelter Grant (ESG) funding from the City in 2009 to help combat the issue of homelessness and move towards the goals outlined in the *Blueprint*.

- **Gennesaret Free Clinic** offers services to homeless men in need of respite care. This program is the only one of its kind in Indianapolis or the outlying regions. They will receive \$50,000 for essential services, homelessness prevention and operations.
- Julian Center provides services to women and their children that are fleeing domestic violence situations. The organization offers a continuum of services from the shelter level to transitional housing. From their referrals, families are made to move into permanent housing. Julian Center will receive \$50,000 from the Emergency Shelter Grant for operations and homelessness prevention.
- Holy Family Shelter provides shelter and services to homeless families. The only shelter in Indianapolis that will accept a married couple without children, Holy Family was awarded \$45,000 to aid with homelessness prevention, essential services and operations costs.

- Horizon House offers day services to homeless individuals. The services they provide range from intensive case management to laundry and postal services. They were awarded \$50,000 for essential services and operations.
- Salvation Army Social Service Center provides shelter and services to homeless women and their children. They will receive \$40,000 for homelessness prevention and operations.
- Coburn Place provides services and transitional housing for women and their children fleeing a domestic violence situation. They will receive \$45,000 for operations costs.
- Quest for Excellence provides transitional housing, programs, support services, and educational support for the at-risk, homeless, and special needs population. They will receive \$5,854 in 2009.
- Children's Bureau provides accessible, 24-hour emergency care and shelter for children ages newborn to 17 years. They will receive \$32,000 in 2009.
- The City also has an inter-agency agreement with IndyGo to provide bus tickets to local homeless service providers. In place for several years, this partnership has proven invaluable in aiding our homeless neighbors getting to their appointments, job interviews, work and other essential places. In 2009, this agreement will be for \$40,000.

Underserved Needs

Anti-Poverty Strategy

Funding to a variety of programs and projects designed to impact the sources of poverty in our community will continue in 2009. The City has undertaken a holistic approach in its response to homelessness and special needs, complimenting its proactive approach to the issue of poverty in general. Workforce development and job training, services to low-income residents, special needs housing and the development and protection of affordable housing stock are all part of the City's Anti-Poverty Strategy, designed to impact family, individual and neighborhood self-sufficiency. The following sections detail parts of the plan that will be addressed through the use of federal entitlement dollars.

Workforce Development

One of the weightiest factors contributing to the problem of poverty is the availability of jobs that pay livable wages. From a study of jobs and the economy, the Indianapolis MSA is recovering from an economic downturn, including job

losses. However, similar Midwestern cities have experienced greater losses. The Indianapolis MSA economy is an average job market with average unemployment and average wages for those who are employed. Although the economy is recovering, there are some hurdles yet to cross. As housing development is intricately tied to a successful economy, it is important to consider the economic structure in terms of the elimination of poverty as it relates to housing. To encourage continued growth in the economy, the following strategies have been identified:

- Place low-moderate income persons in jobs;
- Help ensure employment for at least 180 days for persons placed in jobs;
- Create new jobs through new development;
- Improve commercial facades and signage for small business owners.

The strategies of this plan are not solely to support minimum wage jobs. Rather, they are to help businesses and individuals offer and obtain jobs that pay above minimum wage, and as a result help families to achieve self-sufficiency and allow businesses to grow. As a result of the \$570,000 in CDBG funds being awarded for job training, placement and retention services in 2009, 2,478 individuals will receive assistance.

Fifteen service providers will receive CDBG funding from the City in 2009 to help with the strategies listed above.

- Bosma Industries for the Blind Community Employment Program - \$7,000 - Assist 24 blind individuals with job training, placement and retention services
- Bosma Industries for the Blind Teleservices Center \$5,000 Assist 10 blind individuals with job training, placement and retention services
- Healthnet, Inc. Homeless Initiative Program \$64,000 Provide job training, placement and retention services to 100 individuals.
- Horizon House, Inc. \$84,000 Provide job training, placement and retention services to 250 homeless individuals.
- John H. Boner Center \$50,000 Provide job training, placement and retention services to 800 low/moderate income individuals.
- **Keys to Work** \$40,000 Provide job training, placement and retention services to 40 low/moderate income individuals.

- King Park Area Development Corporation \$7,000 Provide job training, placement and retention services to 140 low/moderate income individuals.
- Mary Rigg Community Center \$28,000 Provide job training, placement and retention services to 200 low/moderate income individuals.
- Martin Luther King Multi-Service Center \$30,000 Provide job training, placement and retention services to 75 low/moderate income individuals.
- Southeast Community Services \$20,000 Provide job training, placement and retention services to 100 low/moderate income individuals.
- **Noble of Indiana** \$90,000 Provide job training, placement and retention services to 352 individuals.
- Second Helpings \$40,000 Assist 47 individuals with job training and placement in the culinary trade.
- St. Vincent Health/Start Program \$48,000 Provide job training, placement and retention services to 100 low/moderate income individuals.
- Volunteers of America \$17,000 Provide job training, placement and retention services to 200 low/moderate income individuals.
- Workforce, Inc. \$40,000 Assist 40 ex-offenders with job training, placement and retention services.

Initiatives for Youth

As the number of persons living below poverty level increases, the percentage of that population that includes children and teenagers rises as well. To address the needs of this very important sub-set of our at-risk population, \$224,000 in CDBG funds will be used by area organizations to implement social and educational programs which help to provide a support structure for youth.

Initiatives for HIV/AIDS

The City has addressed the issue of people at-risk of homelessness who have HIV/AIDS by implementing a number of strategies designed to provide both housing and supportive services to work towards self-sufficiency. Four agencies were identified to receive funding from Housing Opportunities for People with

AIDS (HOPWA), a federal grant source that provides housing assistance to low income persons medically diagnosed with HIV/AIDS and their families.

- Damien Center's Housing Assistance Program serves the function of placing HIV-positive men, women and children in safe affordable housing of choice, incorporating a philosophy of empowerment instead of enabling, where recipients of rental assistance are provided critical skills necessary to begin the path toward gaining self-sufficiency. They will receive \$592,311 in 2009.
- Bethlehem House's HIV supportive services program provides transportation, advocacy, support groups and referrals for assistance, as well as financial assistance for transitional housing and other services. They will receive \$57,896 in 2009.
- Bloomington Hospital's Positive Link program increases access to safe, affordable housing for people infected with HIV/AIDS and living in Brown and Morgan counties. They will receive \$8,880 in 2009.
- Concord Center's Neighborhood Care Coordination Project is to assist those living with HIV/AIDS with the coordination of a wide variety of health and social services in their own neighborhood by helping those in need locate or create, coordinate, monitor and facilitate access to the full range of HIV related health and human services. They will receive \$103,247 in 2009.

Implementation :

Institutional Structure

Late in 2005, the Division of Community Development for the City of Indianapolis underwent reorganization. The division was merged with the Division of Economic Development to form the new Division of Community Economic Development. This reorganization was an important step forward for the City, allowing for better coordination of its housing, community development, economic development and funding efforts.

In May of 2007, CED hired its first Land Bank Manager to assist with abandoned building initiatives, manage residential properties and work with the not-for-profit community to create opportunities for developments and partnerships. The manager has since developed the following mission: Through DMD's Indy Land Bank, the City of Indianapolis seeks to acquire abandoned, tax delinquent and other problem properties, hold and maintain them temporarily, and make them available to not-for-profit and for-profit developers, sworn public safety officers, and adjacent property owners. Continuing this effort for 2009, the City will return troubled properties to the tax roles, eliminate public safety hot spots, and improve the quality of life in our neighborhoods.

As the City moves forward with assisting implementation of the Great Indy Neighborhoods Initiative, our Senior Project Manager will be working across the enterprise to ensure communication across interdepartmental boundaries and collaboration with various City agencies by creating a new City implementation team. At the conclusion of 2007 and 2008, we have 6 detailed Quality of Life Plans that were created by the neighborhoods that outline specifically where each neighborhood envisions working with the City. After our Senior Project Manager spearheaded the adoption of each Quality of Life Plan to our Marion County Comprehensive Plan, the plans are now part of the criteria by which land use and development decisions are made. With the addition of the newly created City implementation team that will represent the entire enterprise, this year we will be able to more efficiently target City resources in the areas most prioritized by the neighborhoods.

In addition to internal resources, the City partners with Community Development Corporations, non-profit and for-profit developers, services providers, community centers, and emergency shelters to provide an array of housing and community development activities. It is through these partnerships that the City will work towards the goals of the Consolidated Plan and the objectives of this Action Plan.

Coordination

The goals of the Consolidated Plan were not determined in a vacuum, nor were they developed without the assistance of other City plans. These goals were designed not only to address the needs of the community, but to also coordinate efforts of all the City departments.

The Division of Planning is currently developing a mass transit study for the City of Indianapolis. One of the goals identified in the Consolidated Plan is to combine housing development with access to transportation. Not only will this goal address the transportation needs of the community as indicated by the survey results, but it will also continue development along established transit corridors.

The Division of Planning has also developed and adopted the Regional Center Plan 2020. This plan, part of a countywide comprehensive plan, is a map for future growth in the downtown Indianapolis area. Many of the areas covered by the plan are those currently served by community development corporations who have assisted the City in the past with development goals. This plan will coordinate the efforts of the private sector with those of the public sector to develop the downtown, working toward a unified vision and goals to live, work, and learn in a healthy downtown. Some of the goals of the regional plan include:

- Develop mixed-use life sciences research community;
- Double the population to 40,000 by 2020 with emphasis on mixed use development;
- Promote a strategic system of mass transportation and pedestrian/bicycle walkways to assure universal accessibility;
- Expand convention and sports capacities and cultural development; and
- Evaluate the design review process for the Regional Center
- Facilitate and coordinate the implementation of the Regional Center Plan recommendations.

A complete copy of the Regional Center Plan, including a map, is available online at www.indyrc2020.org.

The use of plans is not only to assist in the development of goals but also determine the projects to be funded with federal dollars. Comprehensive plans, neighborhood plans, and transportation plans can determine if a project considered by the Division of Community Economic Development is in compliance or in direct conflict with the plans. When reviewing project proposals, the Division of Community Economic Development will consider projects that are consistent with any adopted plan of the City of Indianapolis.

To assist with the application review process, the Division of Community Economic Development partners with other agencies in the City to evaluate applications. City staff members normally work in teams of three to review and score each project application by category. The team then makes recommendations for funding to the Mayor and City-County Council. After approval from the elected officials, recommendations are submitted to the United States Department of Housing and Urban Development (HUD) for final approval. It is only after this extensive review process that the projects are awarded grant dollars. Through each level of review, beginning with the scoring teams, partner agencies use their expertise to review project applications for compliance with federal, state and local regulations, as well as development plans for the City of Indianapolis.

Monitoring

An important part of the grant process is monitoring. Not only does this process help the City stay on target for reaching the goals of the Consolidated Plan it also helps project sponsors positively impact Indianapolis communities by meeting the goals of their organizations. The City has developed a streamlined process that insures project compliance with all federal guidelines, including those involving the timeliness of expenditures. Once a year, the City will conduct an on-site monitoring visit for all current contracts to verify compliance with all local and federal regulations and policies. Further visits may be required if deemed necessary by program staff.

A. Preparation

- 1. Each Project Sponsor will be contacted, in person by phone or email, to determine an appropriate time and date of the monitoring visit. The set time and date will be verified, via electronic mail, at least two weeks prior to that date. This electronic notice will include a list of documents that are to be readily available during the visit.
- 2. An on-site interview with the Project Sponsor's Executive Director will be requested. Any additional support staff needing to be present for the visit should also plan to be available at the scheduled date and time.

B. On-Site Visit

1. An initial interview will be held with the Executive Director or his/her designated representative. City staff will ask a series of questions relating to the capacity of the organization, program effectiveness, contractual compliance and any recent changes that the organization has undergone. At this time, City staff will also describe the review process that will occur throughout the

- remainder of the visit to verify that all required data and files are accessible.
- 2. City staff will review client files thoroughly, making note of any missing information or documentation. Client eligibility and other requirements will be verified to demonstrate compliance with federal regulations.
- 3. Personnel Policies and Procedures will be reviewed to insure compliance with local and federal regulations.
- 4. Claims will be reviewed to verify the organization is maintaining appropriate and sufficient records. Specifically, the City reserves the right to assess any financial back-up documentation for these claims to determine whether unnecessary or unreasonable expenditures occurred.
- 5. City staff will conduct an exit interview with the Executive Director to answer any questions or clarify any missing or unusual information found during the visit.

C. Post-Visit Procedures

1. Within fifteen business days of the monitoring visit, City staff will send a letter to the Project Sponsor outlining both the organization's strengths and weaknesses in addition to any corrective actions that should be taken. A deadline will be set for these actions to occur (no more than 60 days) and directions will be given regarding how to demonstrate compliance (i.e. a follow-up visit, phone call, etc.) If a Project Sponsor does not complete all corrective actions outlined in the time allotted, a letter will be sent detailing areas of non-compliance, including copies of previous correspondence and listing actions that the City will take (including possible funding decrease) if the situation is not rectified.

Special Urban Initiatives

Fostering Commercial Urban Strategies

Fostering Commercial Urban Strategies (FOCUS) is an innovative partnership among the Local Initiatives Support Corporation (LISC), the Indianapolis Chamber of Commerce, the Indianapolis Coalition for Neighborhood Development (ICND) and the City of Indianapolis. The mission of the program is to jumpstart commercial revitalization in declining core urban neighborhoods. With the combination of leaders from all facets of development, lending and public agencies, the over-arching goal of the program is to change the systemic approach to commercial development in these neighborhoods. FOCUS will work towards five main goals:

Develop new ways to market urban areas. Goal 1:

Increase active commercial development and investment in Goal 2:

core neighborhoods.

Further develop neighborhood expertise and capacity. Goal 3:

Work to alleviate existing barriers. Goal 4:

Build sustainability and working models. Goal 5:

During 2003, the City of Indianapolis launched an Economic Development Portal website to assist with the goals of FOCUS and foster more development in the urban core of Indianapolis. The site provides a map-based property search tool to locate properties for sale or lease, online resource guides, local economic development links, demographic and business data, area amenities and general information about Indianapolis. The portal provides a "one stop shop" for developers seeking a location for their commercial development or business. Incentives offered, such as workforce development, Neighborhood Action Grants, Brownfield clean-up programs and tax abatement by the Indiana Department of Commerce and the City of Indianapolis are also listed on the site.

In 2009, the City will award \$100,000 of CDBG funds to the Local Initiatives Support Corporation to provide exterior repairs to commercial structures located in Indianapolis urban neighborhoods, with a particular focus on core commercial Additionally, the City will award \$50,000 to the Local Initiatives Support Corporation to provide technical assistance to community development corporations working on commercial development project located with the FOCU These activities will work towards two of the FOCUS goals: (1) Increase active commercial development and investment in core neighborhoods and (2) work to alleviate existing barriers.

Over the years, public and private partners have worked together to generate many positive changes in Indianapolis neighborhoods. Neighborhood associations, businesses, community development corporations, service

agencies and local government have successfully revitalized some of the most distressed areas in Indianapolis. However, all of these efforts have worked independently and have not resulted in a citywide infrastructure able to respond to community needs with a comprehensive approach.

Economic Development Initiatives

Economic development and job creation are major initiatives of Mayor Greg Ballard. In 2009, Indianapolis will allocate \$1,000,000 for economic development within the City.

The \$1 million allocation will actually be divided into two areas of funding: \$500,000 will be allocated to a revolving loan program, and the remaining \$500,000 will be allocated to economic development grants which will promote job creation and retention within the City. Although manufacturing, life sciences, logistics, and information technology will receive preferred funding, any application for economic development assistance will be considered. The minimum amount that will be considered for a loan will be \$50,000, with at least one job created or retained for every \$25,000 of CDBG funds invested.

Neighborhood Revitalization Strategy Area

In 1996, the City received a Neighborhood Revitalization Strategy Area (NRSA) designation. That area was subsequently expanded in 1999. In 2005, the City amended its *2005-2009 Consolidated Plan* to expand the Indianapolis NRSA and create a strategic plan for this area. See appendix C for a map of the NRSA.

The expansion of the NRSA has allowed for even greater flexibility in investing federal funds. This has increased our ability to focus on comprehensive strategic development within the NRSA, which in turn increases the impact of investments in our neighborhoods. The City has identified the near eastside neighborhood as an area within the NRSA to begin the implementation of the plan.

The near eastside was designated as a redevelopment area in June 2006. This designation has allowed the City to provide different financing mechanisms to encourage redevelopment in the area. The City also designated a portion of this redevelopment area as a Housing Tax Increment Finance District. This allowed the City to issue a Bond Anticipation Note in the amount of \$5,000,000 for infrastructure improvements. The infrastructure improvements began in the fall of 2007 and were completed by the end of 2008. The City's Department of Public Works is also undertaking a \$5,000,000 storm sewer project in this area providing the area with much needed improved drainage. All of these efforts will allow neighborhood based groups to begin with redevelopment in the Willard Park and St. Clair Place neighborhoods. It is anticipated that over 80 new homes will be built in the next five years. The South East Neighborhood Development

Corporation will be working with Rebuilding Together in the spring of 2009 to impact over 25 homes in their area with much needed homeowner repair.

In 2009, the City will invest federal grant funds and leverage other funding sources in the NRSA to achieve the goals identified below.

Housing Goals:

Strategy	2009	5-Year Goal
Rehabilitate substandard units to create rental housing for persons at 0-30% MFI.	40	110
Rehabilitate substandard units to create homeownership opportunities.	12	46
Construct new homes as part of a strategic comprehensive development plan to create homeownership opportunities for persons below 80% MFI.	9	16
Increase homeownership opportunities for low-moderate income persons through down-payment assistance.	14	52
Assist homeowners with repairs to residences.	132	200

Economic Development Goals:

Strategy	2009	5-Year Goal
Provide job training to low-moderate income persons.	40	200
Place low-moderate income persons in jobs.	20	100
For persons placed in jobs, help ensure employment for at least 180 days.	8	40
Create new jobs through new development.	48	240
Improve commercial facades and signage for small business owners.	4	20

Combined, these goals and strategies will make a positive impact on the residents, businesses and stakeholders of the neighborhoods that make up the City's NRSA. The Consolidated Plan identifies a surplus of housing units affordable for households earning more than 30 percent of the area median family income and does not call for new construction of housing units. However, the Consolidated Plan does support comprehensive strategic community development, which may include new construction based on the needs of a

particular area. The goals of the NRSA also call for comprehensive strategic development. By utilizing federal funds, private funds and tax abatement, these goals can be achieved to improve the quality of life for residents of this designated area.

Abandoned Homes

As a result of the Abandoned Homes Task Force study on the abandoned homes issue, the Indy Land Bank will seek and acquire abandoned, tax delinquent and other problem properties, hold and maintain them, and make them available to not-for-profit and for profit developers, sworn public safety officers, and adjacent property owners. In addition, the City will invest \$1,250,000 Community Development Block Grant funds in the Unsafe Building Program to secure, demolish and repair vacant abandoned homes in 2009.

Citizen Participation

A key component of the City's community development efforts are the cooperation and participation with community stakeholders. Public feedback was the single most important guide in the development of goals for the City's Action Plan and its 2005-2009 Consolidated Plan.

The City held two public meetings to receive public input. At these sessions, participants received a neighborhood survey designed specifically to help the City prioritize its community development efforts in housing, non-housing and homelessness. Respondents were asked to classify activities and programs in these areas from lowest to highest priority. Additionally, surveys were mailed out to more than 411 residents and organizations, made available online at the Division of Community Economic Development website, and were passed out to members of the jury pool. A total of 864 surveys were returned, with the majority of respondents identifying themselves as individuals.

In section one, the provision of emergency rent and utility assistance to special needs population was identified as the highest housing related priority. The following were the top-rated housing priorities in this year's survey were respectively:

- Provide emergency rent & utility assistance to special needs population.
- Homeowner Repair
- Permanent Supportive Housing
- Down payment Assistance for low-income persons
- Rehabilitate substandard rental units for persons at 0-30% of median family income.

Section two focused on the issue of homelessness. More specifically, respondents were asked which supportive services they believed were most needed to assist homeless persons: job training, life skills programs, case management, mental health services, housing placement and substance abuse treatment. The following top-rated homeless prevention priorities in this year's survey were respectively:

- 1. Provide job training and placement to low-moderate income individuals.
- 2. Increase educational opportunities for youth.
- 3. Provide supportive services to special needs populations. Special needs include, elderly, disabled, homeless and those at risk of homelessness.

This response also further reinforces the City's approach towards implementing the Blueprint to End Homelessness.

The third section of the survey relates to non-housing community development, which includes public facilities, public services, infrastructure and economic development activities. Because other city funding resources are available to address several of the highest rated non-housing issues, these services were shifted to allow other issues better served by HUD funding sources to form the top five services listed below.

The top three non-housing services identified in this year's survey were as follows, respectively:

- 1. Eliminate unsafe structures that pose a threat to public safety.
- 2. Eliminate unsafe sites that pose a threat to the environment.
- 3. Identify and train neighborhood leaders to take responsibility for building their communities.

Survey results and the application for 2009 funds were released at a public meeting on June 23, 2008. This meeting was held at the City County Building. Applicants proposing to address the top needs identified through the community survey were awarded additional points as part of the application review criteria. The Evaluation Criteria was also released to the public at the meeting on June 23rd.

Citizen Participation is a critical part to completing this Plan. It began by seeking input from the community on housing and community development priorities, using that input as part of the City's application review process, and ended by receiving feedback from the community on the draft Plan and funding recommendations. Please see Appendix D for citizen comments on the draft Plan.

Resources

The City anticipates receiving approximately \$14 million in federal resources for four entitlement grants (CDBG, HOME, ESG, and HOPWA) in 2009. To maximize the benefits of this funding, it is important to leverage these federal funds with other private, public, state, local and in-kind dollars. In the fiscal year 2009, the City of Indianapolis anticipates leveraging \$54,042,185 of other funds for programs that work towards the goals outlined in the 2005-2009 Consolidated Plan. HOME funds will exceed the 25 percent match requirements through private funding and project sponsors. ESG grant matching requirements will also be satisfied utilizing funds from other federal, state, and private dollars. The table below illustrates the allocation of funding and the amount of leveraging for each goal.

Martin Composition Plan	≣nittement	City Dollars	Project Sponsor	Anticipated Carryover For Prior Years	Other Funds	Total Leverage Dollars
Increase the availability of safe, decent, affordable housing	\$ 7,203,730	₩	\$ 5,845,554	3,980,000	\$ 5,774,316	\$ 22,803,600
Prevent homelessness for special needs populations & persons at-risk	\$ 1,529,123	Ф	\$ 3,269,372	. ↔	\$ 4,897,657	\$ 9,696,152
Decrease the number of homeless individuals/families in Indianapolis	\$ 340,000	. ↔	\$ 74,887	. ↔	\$ 1,390,148	\$ 1,805,035
Increase educational opportunities	\$ 794,000	- \$	\$ 3,000,440	· •	\$ 9,238,321	\$ 13,032,761
Support capital enterprise development for job creation	\$ 1,204,400	. ↔	\$ 245,000		\$ 230,000	\$ 1,679,400
Eliminate unsafe buildings & sites	\$ 1,400,000	\$ 100,000	· \$. ↔	\$ 719,086	\$ 2,219,086
Increase community building activities to foster "Great Indy Neighborhoods"	\$ 75,000	↔	. ↔	€	. ↔	\$ 75,000
Planning and Administrative	\$ 3,085,237	· \$	· &	\$	\$	\$ 3,085,237
Total	\$ 15,631,490	\$ 100,000	12,435,253	3,980,000	\$ 22,249,528	\$ 54,396,271

Summary of 2009 Proposed Activities

I. INCREASE THE AVAILABILITY A. Homeowner Repair	OF SAFE, I	I. INCREASE THE AVAILABILITY OF SAFE, DECENT, AFFORDABLE HOUSING A. Homeowner Repair		
BOS Community Development Corporation	CDBG	Provide repairs to 20 owner-occupied units.	\$ 182,000	Sustainability for the purpose of creating Decent Affordable Housing
Community Action of Greater Indianapolis	CDBG	Provide repairs to 24 owner-occupied units.	\$ 225,000	Sustainability for the purpose of creating Decent Affordable Housing
Concord Community Development Corporation	CDBG	Provide repairs to 15 owner-occupied units.	\$ 135,000	Sustainability for the purpose of creating Decent Affordable Housing
Crooked Creek Community Development Corporation	CDBG	Provide repairs to 16 owner-occupied units.	\$ 177,000	Sustainability for the purpose of creating Decent Affordable Housing
Emergency Homeowner Repair Activities	CDBG	Provide emergency repairs for owner- occupied units.	\$ 400,000	Sustainability for the purpose of creating Decent Affordable Housing
Englewood Community Development Corporation	CDBG	Provide repairs to 10 owner-occupied units.	\$ 105,000	Sustainability for the purpose of creating Decent Affordable Housing
King Park Area Development Corporation	CDBG	Provide repairs to 18 owner-occupied units.	\$ 182,000	Sustainability for the purpose of creating Decent Affordable Housing
Mapleton Fall Creek Community Development Corporation	CDBG	Provide repairs to 25 owner-occupied units.	\$ 230,000	Sustainability for the purpose of creating Decent Affordable Housing
Martindale Brightwood Community Development Corporation	CDBG	Provide repairs to 22 owner-occupied units.	\$ 234,000	Sustainability for the purpose of creating Decent Affordable Housing
Near North Development Corporation	CDBG	Provide repairs to 25 owner-occupied units.	\$ 240,000	Sustainability for the purpose of creating Decent Affordable Housing
Riley Area Development Corporation	CDBG	Provide repairs to 22 owner-occupied units.	\$ 241,000	Sustainability for the purpose of creating Decent Affordable Housing
R/ROS Community Development Corporation	CDBG	Provide repairs to 10 owner-occupied units.	\$ 65,000	Sustainability for the purpose of creating Decent Affordable Housing
Southeast Neighborhood Development -Rebuilding Together	CDBG	Provide repairs to 25 owner-occupied units within the Rebuilding Together initiative.	\$ 130,000	Sustainability for the purpose of creating Decent Affordable Housing

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Southeast Neighborhood Development	CDBG	Provide repairs to 28 owner-occupied units.		Sustainability for the purpose of creating Decent Affordable Housing
United North East Community Development Corporation	CDBG	Provide repairs to 28 owner-occupied unite		
United North West Area Development Corporation/World Changers	CDBG	Provide repairs to 20 owner-occupied units.		
United North West Area Development Corporation	CDBG	Provide repairs to 22 owner-occupied units.		Sustainability for the purpose of creating Decent Affordable Housing
West Indianapolis Development Corporation	CDBG	Provide repairs to 12 owner-occupied units	6. CO	Sustainability for the purpose of creating Decent Affordable Housing
Westside Community Development Corporation/ Eagledale	CDBG	Provide repairs to 8 owner-occupied units.		
Westside Community Development Corporation	CDBG	Provide repairs to 17 owner-occupied units.	\$ 175,000	Sustainability for the purpose of creating Decent Affordable Housing
B. Rehab for rental 0-80% MFI			\$ 3,775,000	
Other Affordable Rental Housing	HOME	Provide funding for the development of rental units affordable to persons at or below 80%MFI.	\$ 000	Availability/Accessibility for the purpose of creating Decent Afordable Housing
Partners in Housing Development Corporation	HOME	Provide funding for the development of rental units affordable to persons at or below 80%MFI.		Availability/Accessibility for the availability/Accessibility for the Availability/Accessibility for the Housing
West Indianapolis Development Corporation	CDBG	Match costs associated in the rehabilitation of 6 units of rental housing		Sustainability for the purpose of creating Decent Affordable Housing
Rental 0-80% Total			1,0	de la constant de la
King Park Area Development	velopment N	lew Construction		
Corporation	HOME	Construct 5 new homes for homeownership.	\$ 200,000	Affordability for the purpose of creating Decent Affordable Housing
Development Corporation	HOME		\$ 99,360	Affordability for the purpose of creating Decent Affordable Housing
Development Westside Community	HOME	Construct 2 new homes for homeownership.		Affordability for the purpose of creating Decent Affordable Housing
tion	HOME	Construct 3 new homes for homeownership.		Affordability for the purpose of creating Decent Affordable Housing
New Construction Total		1	487,360	grandia i constitution de la con
				The state of the s

D. Rehab for Homeownership: AcqRehab	AcqRehab.	and the state of t		Complete State Complete Comple
Community Alliance of the Far Eastside	HOME	Acquire and rehabilitate 6 units for homeownership.	\$ 210 000	Affordability for the purpose of creating Decent Affordable Housing
Crooked Creek Community Development Corporation	HOME	Acquire and rehabilitate 2 units for homeownership.		Affordability for the purpose of creating Decent Affordable Housing
King Park Area Development Corporation	HOME	Acquire and rehabilitate 6 units for homeownership.	2	
Martindale Brightwood Community Development Corporation	HOME	Acquire and rehabilitate 6 units for homeownership.	\$ 192.950	Affordability for the purpose of creating Decent Affordable Housing
Near North Development Corporation	HOME	Acquire and rehabilitate 6 units for homeownership.		Affordability for the purpose of creating Decent Affordable Housing
South East Neighborhood Development	HOME	Acquire and rehabilitate 6 units for homeownership.		Affordability for the purpose of creating Decent Affordable Housing
United North East Community Development Corporation	HOME	Acquire and rehabilitate 3 units for homeownership.	\$ 120,000	Affordability for the purpose of creating Decent Affordable Housing
Westside Community Development Corporation	HOME	Acquire and rehabilitate 7 units for homeownership.	\$ 240,000	Affordability for the purpose of creating Decent Affordable Housing
Rehab for Ownership Total E. Homebuver Assistance			1,	
		Provide downpayment assistance to 6		Affordability for the purpose of
Development Corporation	HOME	low/moderate income homebuyers.	\$ 45,500	
Indianapolis Neighborhood Housing Partnership	HOME	Provide downpayment assistance to 12 low/moderate income homebuyers.	000'06	Affordability for the purpose of creating Decent Affordable Housing
King Park Area Development Corporation	HOME	Provide downpayment assistance to 14 low/moderate income homebuyers.	-	
Martindale Brightwood Community Development Corporation	HOME	Provide downpayment assistance to 15 low/moderate income homebuyers.	\$ 64,000	
South East Neighborhood Development	HOME	Provide downpayment assistance to 3 low/moderate income homebuyers.	\$ 25,920	Affordability for the purpose of creating Decent Affordable Housing
Homebuyer Asst. Total II. PREVENT HOMELESSNESS FOR SPECIAL NEEI A. Rent and Utility Assistance/Supportive Services	OR SPECIA	Homebuyer Asst. Total PREVENT HOMELESSNESS FOR SPECIAL NEEDS POPULATIONS AND PERSONS AT-RISK OF HOMELESSNESS Rent and Utility Assistance/Supportive Services	\$ 345,420 -RISK OF HOMELESS	NESS
Bethlehem House	HOPWA	Provide services, short-term assistance and rental assistance to clients who are HIV/AIDS positive.	\$ 57,896	Affordability for the purpose of creating Suitable Living Environments
Bloomington Hospital/Positive Link	HOPWA	Provide services, short-term assistance and rental assistance to clients who are HIV/AIDS positive.	O88'8	Affordability for the purpose of creating Suitable Living Environments

		Proper Description	Proposed Fig.	ing HUD Objectives/Dutecomes
		Provide services, short-term assistance and		
		rental assistance to clients who are HIV/AIDS		Affordability for the purpose of creating
Concord Community Center	HOPWA positive	positive.	\$ 103	03,247 Suitable Living Environments

Damien Center	HOPWA	Provide services and short-term assistance to clients who are HV/AIDS positive.	\$ 592,311	Affordability for the purpose of creating Suitable I wing Environments
B. Rent and Utility Assistance/Summer Co.	1		\$ 762,334	
10/90/19/19/19/19	upportive Se	ivices		
Children's Bureau	ESG	Provide operating support to shelter for homeless children.	\$ 32,000	Availability/Accessibility for the purpose of creating Suitable Living Environments
Coburn Place Safehaven II, Inc.	ESG	Provide operating support to shelter for victims of domestic violence		Availability/Accessibility for the purpose of creating Suitable Living
		Provide conicos estados	45,000	Environments
Gennesaret Free Clinic, Inc.	ESG	homelessness prevention services to homeless men.	G G G	Availability/Accessibility for the purpose of creating Suitable Living
		Provide services operation support	nnn'ne	Environments
Holy Family Shelter	ESG	homelessness prevention services to homeless families.	\$5 000	Availability/Accessibility for the purpose of creating Suitable Living
Protonococco		Provide services operating a propert and	000,000	Chivilly
Horizon House, Inc.	υ C	homelessness prevention services to		Availability/Accessibility for the purpose of creating Suitable Living
		nomeness chemis.	\$ 50,000	Environments
Julian Center	ESG	Provide services and shelter to victims of domestic violence.		Availability/Accessibility for the purpose of creating Suitable Living
		Provide bus tickets to homeless shelters to	000,00	Avoil chilitain
Metro Bus Tickets	C.	nsportation needs of		of creating Suitable Living
	T	TOTAL CHOLLES.	\$ 40,000 [6	Environments
Orest for Excellence		Provide operating support to shelter for	7 0	Availability/Accessibility for the purpose of creating Suitable Living
D01101100000 100 100 100 100 100 100 100	ESG	victims of domestic violence	\$ 5,854	Environments
Salvation Army	-	Provide operating support and homelessness	0	Availability/Accessibility for the purpose of creating Suitable Living
ECG Total	ESG		40,000	Environments
LCC 10161			\$ 357,854	

A ST. CO. CO. CO. CO. CO. CO. CO. CO. CO. CO			Proposed Funding	nomount Owes to set to GUM
C. Neighborhood Services				
Christamore House	CDBG	Provide support services to low/moderate-income residents within service area.	\$ 28,000	Availability/Accessibility for the purpose of creating Suitable Living Fruironments
Community Alliance of the Far Eastside	CDBG	Provide support services to low/moderate-income residents within service area.		
Concord Community Center	CDBG	Provide support services to low/moderate-income residents within service area.	\$	
Fay Biccard Glick Neighborhood Center	CDBG	Provide support services to low/moderate-income residents within service area.		
Flanner House Community Center	CDBG	Provide support services to low/moderate-income residents within service area.	\$ 28,000	
Forest Manor Multi-Service Center	CDBG	Provide support services to low/moderate-income residents within service area.	\$ 28,000	
Forest Manor/Kennedy King Multi- Service Center	CDBG	Provide support services to low/moderate-income residents within service area.	\$ 24,000	Availability/Accessibility for the purpose of creating Suitable Living Environments
Hawthorne Community Center	CDBG	Provide support services to low/moderate-income residents within service area.	28 000	Availability/Accessibility for the purpose of creating Suitable Living Fourinments
John H. Boner Community Center	CDBG	Provide support services to low/moderate-income residents within service area.		Availability/Accessibility for the purpose of creating Suitable Living Environments
La Plaza	CDBG	Provide support services to low/moderate- income residents within service area.	\$ 28,000	Availability/Accessibility for the purpose of creating Suitable Living Environments
Martin Luther King Multi-Service Center	CDBG	Provide support services to low/moderate- income residents within service area.	\$ 28,000	Availability/Accessibility for the purpose of creating Suitable Living Environments
Mary Rigg Community Center	CDBG	Provide support services to low/moderate- income residents within service area.		Availability/Accessibility for the purpose of creating Suitable Living Environments
Southeast Multi-Service Center	CDBG	Provide support services to low/moderate- income residents within service area.	\$ 28,000	Availability/Accessibility for the purpose of creating Suitable Living Environments
Neighborhood Com. Center Total:	**************************************		\$ 360,000	
			- manager	

D. Other Support Services				
Family Service of Central Indiana, IncBreaking Free	CDBG	Provide support services to victims of domestic violence.	69	Availability/Accessibility for the purpose of creating Suitable Living 11,340 Environments
Family Service of Central Indiana, Inc.	CDBG	Provide support services to seniors.		1
Forest Manor Multi-Service Center	CDBG	Provide support services to seniors.		1
Martin Luther King Multi-Service Center	CDBG	Provide support services to seniors.		1
Other Public Services Total	HOME! ES	Other Public Services Total III. DECREASE THE NUMBER OF HOME! ESS INDIVIDIAL S/FAMILIES IN INDIANABOLIS	89	7 1
A. Homeless Services				
Cobum Place Safehaven II, Inc.	CDBG	Provide support services to victims of domestic violence.	36	Availability/Accessibility for the purpose of creating Suitable Living 36,000 Environments
Gennesaret Free Clinic, Inc.	CDBG	Provide dental services to homeless persons.	€9	
HealthNet, Inc Homeless Initiative Program	CDBG	Provide housing services to homeless individuals.	\$	Availability/Accessibility for the purpose of creating Suitable Living 17,000 Environments
Horizon House, Inc.	CDBG	Provide housing services to homeless individuals.	8	Availability/Accessibility for the purpose of creating Suitable Living 21,000 Environments
Schools on Wheels Corp. Ignite Learning	CDBG	Provide education awareness classes to parents of homeless children.	€6 6	Availability/Accessibility for the purpose of creating Suitable Living Fourtonments
Homeless Services Total			1	7
B. Homeless Services/Continuum of Care				
Horizon House, Inc.	CDBG	Provide housing services to homeless individuals.	\$	Availability/Accessibility for the purpose of creating Suitable Living Environments
Midtown Community Mental Health	CDBG	Provide housing services to homeless individuals.		
Homeless Services/Continuum of Care Total C. HOME Tenant-Based Rent Assistance	sare Total			200,000
Gennesaret Free Clinic, Inc.	HOME	Provide tenant-based rental assistance to homeless men exiting the health recovery facility.		Affordability for the purpose of creating 20,000 Decent Affordable Housing
HOME TBRA Total			\$ 20	7 1

			Proposed Funding	
IV. INCREASE EDUCATIONAL (A. Youth Activities	TIONAL OPPORTUNITIES	TIES		
Children's Bureau	CDBG	Provide summer youth job training through the Pro-100 program.	000.9	Availability/Accessibility for the purpose of creating Suitable Living Environments
Coburn Place Safehaven II, Inc.	CDBG	Provide services to youth living in transitional housing.	\$ 19.700	1
Damar Services, Inc.	CDBG	Provide educational services for youth living at the Damar Center.		
East Tenth United Methodist Church and Youth Center	CDBG	Provide youth services to low/moderate income families.		
Edna Martin Christian Center	CDBG	Provide tutoring and educational programs to youth.	€9	
Julian Center	CDBG	Provide educational services for youth living at the Jullian Center.	\$ 19.700	
Martin Luther King Multi-Service Center	CDBG	Provide educational opportunities to youth.	000°E	1
Mary Rigg Community Center	CDBG	Provide transitional housing for youth aging out of foster care.	009'6	
Salvation Army	CDBG	Provide services to youth living in permanent supportive housing.	\$ 12,000	
Schools on Wheels Corp.	CDBG	Provide tutoring to homeless children.	\$ 18,000	
Southeast Multi-Service Center Teen Career Coaching	CDBG	Provide youth job training.	\$ 000	Availability/Accessibility for the purpose of creating Sultable Living Environments
Summer Youth Program	CDBG	Partner with local funding agencies to provide youth services during summer months.	900 000	Availability/Accessibility for the purpose of creating Suitable Living
Youth Services Total B. Job Training, Placement, and Retention	Retention			Oliginal
Bosma Industries for the Blind, Inc./Community Employment Program	CDBG	Provide job training, placement and retention services to low/moderate-income individuals.	\$	Availability/Accessibility for the purpose of creating Economic Opportunities
Bosma Industries for the Blind, Inc./Teleservices Center	CDBG	Provide job training, placement and retention services to low/moderate-income individuals.	\$ 5,000	Availability/Accessibility for the purpose of creating Economic Opportunities

HealthNet, IncHomeless Initiative Program	CDBG	Provide job training, placement and retention services to homeless individuals	84 000	Availability/Accessibility for the purpose of creating Economic Opportunities
		nd retention		_
Horizon House, Inc.	CDBG		\$ 84,000	
		Provide intertaining placement and reference		Availability/Accessibility for the
John H. Boner Center	CDBG		\$ 50,000	purpose of creating aconomic Opportunities
Andrews		-		Availability/Accessibility for the
Keys to Work	CDBG	Provide job training, placement and retention services to low/moderate-income individuals.	\$ 40.000	
		+-		1
King Park Area Development Corporation	CDBG	Provide job training, placement and retention services to low/moderate-income individuals.	\$ 7,000	
		Provide job training, placement and retention		Availability/Accessibility for the purpose of creating Economic
Mary Rigg Community Center	CDBG		\$ 28,000	
1				Availability/Accessibility for the
Center	CDBG	Provide job training, placement and retention services to low/moderate-income individuals.	30.000	purpose of creating Economic Opportunities
		+		Availability/Accessibility for the
(((
Southeast Community Services	CDBG	low/moderate-income individuals.	\$ 20,000	Opportunities
B. Job I raining, Placement, and Hetention (continued)	Hetention (continued)		
				Availability/Accessibility for the
Noble of Indiana	CDBG	services to low/moderate-income individuals.	000'06	purpose of creating Economic Opportunities
		┼		-
	() () ()			purpose of creating Economic
Second Merpings, Inc.	CDBG	services to low/moderate-income individuals.	40,000	Opportunities
5	1			Availability Accessibility for the purpose of creating Economic
St. Vincent Health/Start Program	CDBG	services to low/moderate-income individuals.	\$ 48,000	Opportunities
		Provide job training, placement and retention		Availability/Accessibility for the purpose of creating Economic
Volunteers of America	CDBG		\$ 17,000	
				Availability/Accessibility for the
	CDBC	Provide job training, placement and retention	40.000	
Job Training Total	000	-	5	
V. SUPPORT CAPITAL ENTERPRISE DEVELOPMENT FOR JOB CREATION A. Economic Development	AISE DEVEL			
Business Ownership Iniative	CDBG	Micro-enterprise funding.	\$ 54,400	Sustainability for the purpose of creating Economic Opportunities
Revolving Loan Fund	CDBG	Micro-enterprise funding.	\$ 500,000	Affordability for the purpose of creating Economic Opportunities
Other Economic Development	טמטט			
Hillauves	CDDG	INICIO-enterprise lunging.	200,000	Economic Opportunities

Economic Development Total

B. Improve Commercial Facade	es and Provi	B. Improve Commercial Facades and Provide Technical Assistance for Commercial Develonment	Velonmant		
Local Initiative Support Corporation	CDBG	Provide exterior improvements to commercial facades.	Weindons	000	Sustainability for the purpose of
Local Initiative Support Corporation	CDBG	Provide technical assistance to CDCs working on commercial development within FOCUS corridors.	÷ •	000,000	
Commercial Total			8	150.000	Economic Opportunities
vi. ELiminale UNSAFE BUILDINGS AND SITES A. Eliminate Environmentally	INGS AND S	ITES			
Unsafe Sites					
Brownfields Program	CDBG	Provide funding for City brownfields projects	ч	000 034	
Brownfields Total			8	150,000	
S. Limitate Offsale Structures					
Unsafe Buildings Program	CDBG	Provide funding to secure unsafe structures in Marion County.	es	1,250,000	Sustainability for the purpose of greating Suitable Living Environments
Unsafe Buildings Total			8	1 250 000	
VII. INCREASE COMMUNITY BU	JILDING ACT	VII. INCREASE COMMUNITY BUILDING ACTIVITIES TO FOSTER "GREAT INDY NEIGHBORHOODS."	"adoone"	000,000	
A. Neighborhood Technical Assistance	sistance		200		
United Way	CDBG	Provide funding to support the database for community development statistics and information (SAVI).	ь	25.000	Availability/Accessibility for the purpose of creating Suitable Living Environments
			+		A STATE OF THE STA
Indianapolis Neighborhood Resource Center	CDBG	Provide technical assistance/leadership training to neighborhood groups.	€9	50,000	Availability/Accessibility for the purpose of creating Suitable Living Environments
VIII. PLANNING AND ADMINISTRATIVE	ATIVE		89	75,000	
CHDO Operating	HOME	Provide CHDO operating support.	U	150 000	
Keystone Enterprise Park	CDBG	Payment of Section 108 Loan to HUD	₩ 49	500 000	
Keystone Enterprise Park	CDBG	General program administration related to land disposition.	₩.	90000	
General Program Administration	CDBG, HOME, ESG, HOPWA	Provide funding for city planning and grant administration.		2000	
Administration Total			\$	3.085.237	
				1001	

Appendix A: HOME Specific Requirements

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HOME SPECIFIC REQUIRMENTS

Forms of Investment

HOME Regulations address many eligible forms of investment, such as interest bearing and non-interest-bearing loans. Grants are also an eligible form of investment into HOME activities. The City will utilize only those forms of investment described in Section 92.205 (b) for 2009 HOME projects.

Resale/Recapture

The City of Indianapolis is required to establish a policy to ensure affordability of homes acquired, rehabilitated, or constructed with HOME funds for homeownership. In 2007, the City implemented a recapture policy for any HOME-assisted unit with a homebuyer subsidy of at least \$1,001.

When HOME funds are used to provide a homebuyer subsidy, funding to fill the gap between the sales price of the home and the mortgage amount that the homebuyer can afford, or for downpayment assistance in an amount that exceeds \$1,001, the recapture provision shall be used. The City's **Recapture** Policy states that only the HOME homebuyer subsidy is subject to recapture. If the property includes a HOME investment of development subsidy and homebuyer subsidy, the development subsidy is written off and only the homebuyer subsidy amount is subject to **recapture**.

To enforce the **Recapture** provision, the project sponsor will initiate a promissory note and mortgage in the amount of the HOME homebuyer subsidy with the City of Indianapolis, Department of Metropolitan Development as the mortgagor and the homebuyer as the mortgagee. In most cases, this loan will be in second position behind the first mortgage. This loan will be a zero percent interest deferred payment loan. Loan documents will state that the loan amount is due and payable when the homeowner is no longer the principal resident of the house. Loan documents will specify that if ownership is transferred due to sale of the property, payment shall be made to the City from net sale proceeds. If the original buyer is in non-compliance at any time, the full loan amount will be immediately due and payable to the City of Indianapolis.

The City's policy includes two options for implementing the Recapture policy:

- Decreasing Market-Net sale proceeds insufficient to repay HOME Loan.
- 2. Increasing Market-Net sale proceeds exceed amount required to repay HOME loan.

**The City will allow up to 80% of the <u>documented</u> value of capital improvements to be included. The list of these improvements is as follows:

- Room addition (bedroom, bathroom, family room)
- Refurbishment/modernization of kitchens or bathrooms, limited to built-in new appliances, cabinets or flooring
- Addition of porches or decks

- Installation of central air conditioning or new heating equipment
- Major re-plumbing or upgrading of electrical service
- Landscaping
- Sprinkler system

Owner must have itemized receipts for capital improvements to be included. If receipts do not exist, then the costs are not eligible.

Resale

The **Resale** provision will only be used when there is no homebuyer subsidy or in specific redevelopment projects as defined by the City. The **Resale** provision requires that the HOME-assisted unit be sold to another eligible low-income household during the period of affordability.

To enforce the **Resale** provision, the project sponsor will initiate a declaration of covenants that require that at property transfer, it must be sold to another income eligible household. In addition, the project sponsor will initiate a promissory note and mortgage to ensure that in the event of non-compliance or foreclosure that the entire amount of HOME funds invested will be repaid.

If the homeowner wants to sell the property during the period of affordability, he/she must contact the HOME Grant Manager and provide the following information: original HUD-1, current mortgage statement (that includes amount in principle payments made to date & mortgage payoff amount), and documentation of capital improvements (capital improvements are described above). It is important to note that the homebuyer is guaranteed a fair return on his/her investment.

The final step is to ensure the sales price is affordable to the potential buyer. This step cannot be completed until the new buyer has been identified. The following information is needed to determine affordability: annual income, interest rate of new loan, and loan term. The potential buyer should not pay more than 30 percent of gross monthly income toward housing. Buyers' housing to income ratio may be raised to 35%, if three of the following four criteria are met.

- 1. Credit score of 580 or above.
- 2. Steady employment of at least three years. (Documented schooling can offset shorter employment history.)
- 3. Documented income growth potential, i.e. 1) client currently in school and upon completion will likely receive employment that will increase household income; 2) client has accepted an offer for promotion or a new job with a growth in household income. **Note:** If this promotion or job offer is to occur within the upcoming year, then any income growth must be appropriately taken into account when determining household income.

4. Client can demonstrate that housing has been a priority in the past. This can be determined by reviewing current and past rental/homeownership activity in one of the following two manners: 1) If the potential PITI is over 30% but less than or relatively close to current rent amount and they have been able to maintain this housing payment. 2) Client can demonstrate steady consistent rent payments and utility payments in full.

It must be made very clear to all parties involved, that NO purchase agreements of any kind should be entered into until the HOME Grant manager has approved the potential homebuyers loan package to make sure they meet the above criteria.

The resale provision will be implemented on a limited basis. Each grant agreement will identify which method, recapture/resale, is to be used. The City's primary policy is to use the recapture provision. Resale will only be used if there is no homebuyer subsidy or in some redevelopment projects to ensure mixed income neighborhoods.

Affirmative Marketing

The HOME Investment Partnership Program (HOME) requires that affirmative marketing steps be taken by participating jurisdictions (PJs) when HOME funds are used for rental or homebuyer projects containing five or more HOME-assisted units. Affirmative marketing steps consist of actions to provide information and otherwise attract eligible persons in the housing market area to available housing without regard to race, color, national origin, sex, religion, familial status or disability.

Methods for informing the public, property owners and potential tenants about federal fair housing laws and the PJ's affirmative marketing policies can consist of several activities. This includes the use of the Equal Housing Opportunity logotype or slogan in press releases and solicitations, the use of commercial media, the use of community contacts and the display of fair housing posters in public areas of offices. In addition, affirmative marketing requires that applications be solicited from persons in the housing market area who are not likely to apply for the housing without special outreach. The use of community organizations, places of worship, employment centers, fair housing groups or housing counseling agencies are recommended ways to reach these groups.

The City of Indianapolis' *Grant Management Policies and Procedures* document includes various options for meeting affirmative marketing goals as well as the federal regulations required by HOME. All HOME project sponsors are required to provide documentation detailing actions taken to meet the affirmative marketing requirements upon project completion.

The City of Indianapolis monitors all project sponsors annually. One aspect of the monitoring visit is to determine if the sponsor is in compliance with the affirmative marketing requirements. The City requests that project sponsors provide copies of housing advertisements or marketing materials that include the equal housing opportunity logo or slogan. In addition, City staff verifies that fair housing posters are displayed publicly within the sponsor's office.

Minority/Women Business Enterprise Outreach

The City of Indianapolis has continuously worked with its community development partners to increase minority business enterprise/women business enterprise (MBE/WBE) outreach and participation. These efforts will be ongoing in 2008 with continued collaboration between the City's Departments of Metropolitan Development and Administration to provide training and outreach to contractors.

The City's *Grants Management Policies and Procedures* and contractual agreements include MBE/WBE targets for all project sponsors that receive federal funds for construction related activities through the Department of Metropolitan Development. The benchmark, for each project sponsor, is set at 15 percent for MBE participation and eight percent for WBE participation. To help ensure that these targets are met, City staff conduct thorough reviews of work specifications, bid procedures, the bid selection process and supporting documentation throughout the year.

Many of the project sponsors that receive federal grants have identified a lack of certified MBE/WBE contractors and a burdensome verification process as impediments to reaching past benchmarks. To address this issue, City staff will make a more deliberate effort to encourage eligible MBE/WBE contractors to seek certification. Furthermore, the City will provide continuous training and step-by-step assistance on bidding procedures, license and bonding requirements and general technical assistance during the entire MBE/WBE certification process. The Department of Administration has agreed to distribute requests for bid documents on behalf of project sponsors to allow for a broader, more efficient distribution of bid opportunities to certified MBE/WBE contractors.

Increased MBE/WBE outreach and participation is a shared goal among the Department of Metropolitan Development, community leaders and project sponsors. With a greater emphasis on attracting more MBE/WBE contractors, streamlining the verification process and opening up the bidding process, it is anticipated that more MBE/WBE contractors will receive bid opportunities and participate in federally funded projects for 2008.

Tenant-Based Rental Housing Assistance

The Consolidated Plan refrences the Affordability Paradox that provides data to support the fact that Indianapolis has a strong affordable housing market, but also has a shortage of affordable housing for rental households (specifically for very low-income households). In addition, 45 percent of rental households in the Indianapolis MSA are rent burdened by paying more than 30 percent of their gross monthly income for rent. Using HOME funds to provide tenant-based rental assistance helps to alliviate the issue of rent burden and allows low-income renters to utilize the existing affordable housing stock.

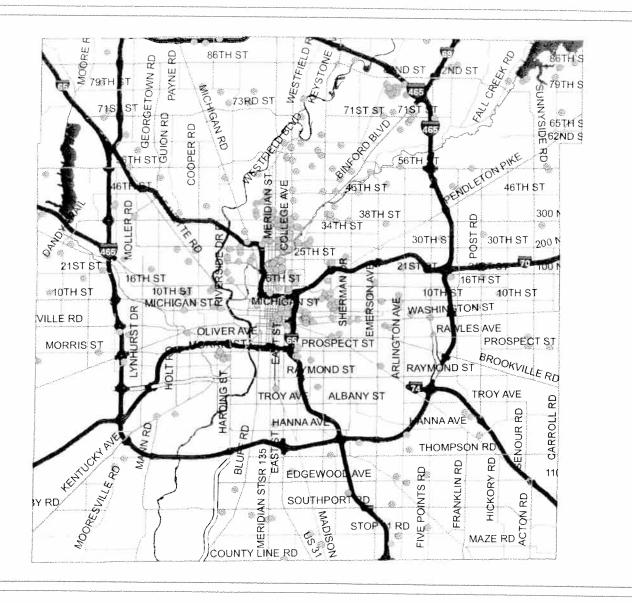
In 2008, \$28,350 of HOME funds will be awarded to Gennesaret Free Clinic to provide tenant-based rental assistance to homeless men exiting the health recovery program. This helps to alleviate the unmet need of housing units for individuals as indicated in Table 1A, Homeless and Special Needs Population, in the Consolidated Plan.

Appendix B: Standard Forms – 424 and Certificates

Money.

Appendix C: Maps

Survey Respondents



Survey Respondents
Marion County

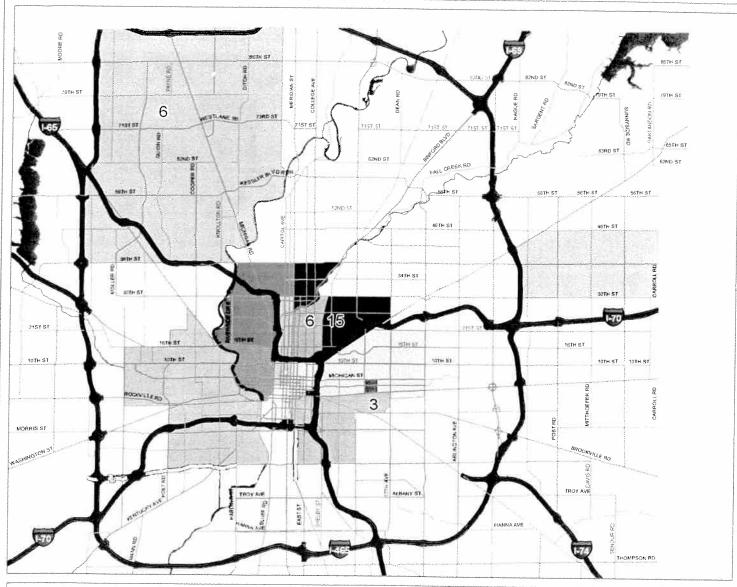




June 17 2008

Produced by City of Indianapolis Division of Planning, Information Resources & Policy Analysis Source: Marion County GIS Division of Community Economic Development

HOME Program - Downpayment Assistance





- BOS COMMUNITY DEVELOPMENT CORPORATION
- **COMMUNITY ALLIANCE FOR THE FAR EASTSIDE**
- CONCORD COMMUNITY DEVELOPMENT CORPORATION
- KING PARK AREA DEVELOPMENT CORPORATION
- MAPLETON FALL CREEK DEVELOPMENT CORPORATION
- MARTINDALE BRIGHTWOOD COMMUNITY DEVELOPMENT CORPORATION
- NEAR EAST SIDE (RILEY AREA)
- MEAR NORTH DEVELOPMENT CORPORATION
- R/ROS
- RILEY AREA DEVELOPMENT CORPORATION
- SOUTHEAST NEIGHBORHOOD DEVELOPMENT CORPORATION
- UNITED NORTH EAST COMMUNITY DEVELOPMENT CORPORATION
- WIND UNITED NORTHWEST AREA DEVELOPMENT CORPORATION
- WEST INDIANAPOLIS COMMUNITY DEVELOPMENT CORPORATION
- WESTSIDE COMMUNITY DEVELOPMENT CORPORATION
- Crooked Creek Community Development Corporation
- Englewood

Indianapolis Neighborhood Housing Partnership (12)



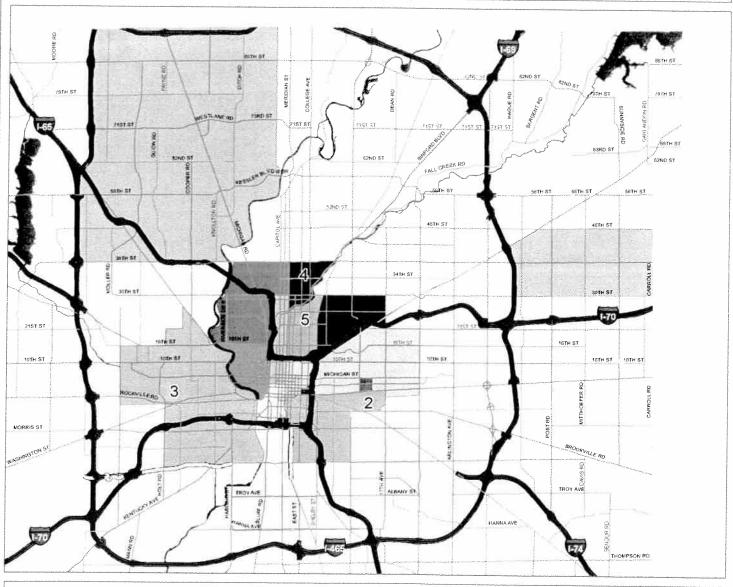


September 12, 2008

Produced by: City of Indianapolis, Division of Planning, Information Resources & Policy Analysis

Source Marion County GIS Division of Community Economic Development

HOME Program - New Construction Units



Community Development Corporations

- BOS COMMUNITY DEVELOPMENT CORPORATION
- COMMUNITY ALLIANCE FOR THE FAR EASTSIDE
- CONCORD COMMUNITY DEVELOPMENT CORPORATION
- KING PARK AREA DEVELOPMENT CORPORATION
- MAPLETON FALL CREEK DEVELOPMENT CORPORATION
- MARTINDALE BRIGHTWOOD COMMUNITY DEVELOPMENT CORPORATION
- MEAR EAST SIDE (RILEY AREA)
- NEAR NORTH DEVELOPMENT CORPORATION
 - R/ROS
- RILEY AREA DEVELOPMENT CORPORATION
- SOUTHEAST NEIGHBORHOOD DEVELOPMENT CORPORATION
- UNITED NORTH EAST COMMUNITY DEVELOPMENT CORPORATION
- **UNITED NORTHWEST AREA DEVELOPMENT CORPORATION**
- WEST INDIANAPOLIS COMMUNITY DEVELOPMENT CORPORATION
 WESTSIDE COMMUNITY DEVELOPMENT CORPORATION
- Crooked Greek Community Development Corporation
- Englewood



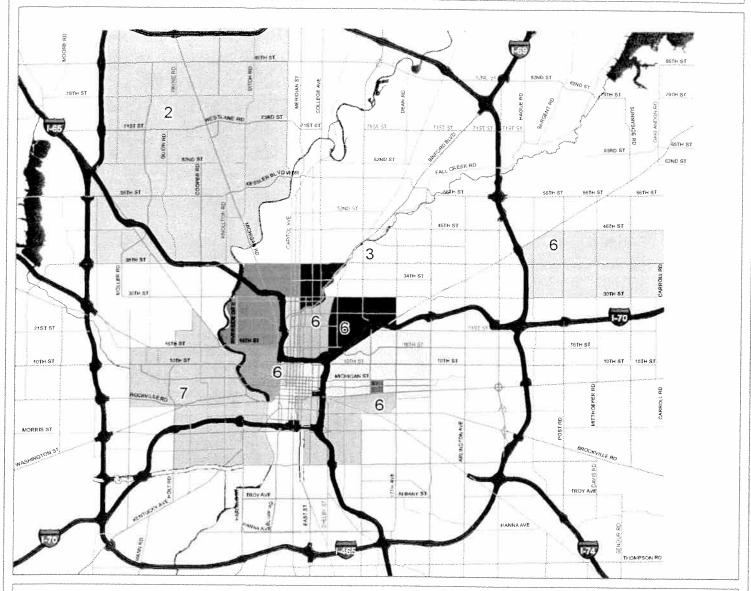


September 12, 2008

Produced by: City of Indianapolis, Division of Planning, Information Resources & Policy Analysis

Source: Marion County GIS, Division of Community Economic Development

HOME Program - Acquisition/Rehab Units



Community Development Corporations

- **BOS COMMUNITY DEVELOPMENT CORPORATION**
- COMMUNITY ALLIANCE FOR THE FAR EASTSIDE
- CONCORD COMMUNITY DEVELOPMENT CORPORATION
- KING PARK AREA DEVELOPMENT CORPORATION
- MAPLETON FALL CREEK DEVELOPMENT CORPORATION
- MARTINDALE BRIGHTWOOD COMMUNITY DEVELOPMENT CORPORATION
- NEAR EAST SIDE (RILEY AREA)
- MEAR NORTH DEVELOPMENT CORPORATION
 - R/ROS
- RILEY AREA DEVELOPMENT CORPORATION
- SOUTHEAST NEIGHBORHOOD DEVELOPMENT CORPORATION
- UNITED NORTH EAST COMMUNITY DEVELOPMENT CORPORATION
- **UNITED NORTHWEST AREA DEVELOPMENT CORPORATION**
- WEST INDIANAPOLIS COMMUNITY DEVELOPMENT CORPORATION
- WESTSIDE COMMUNITY DEVELOPMENT CORPORATION
- Crooked Creek Community Development Corporation
- Englewood



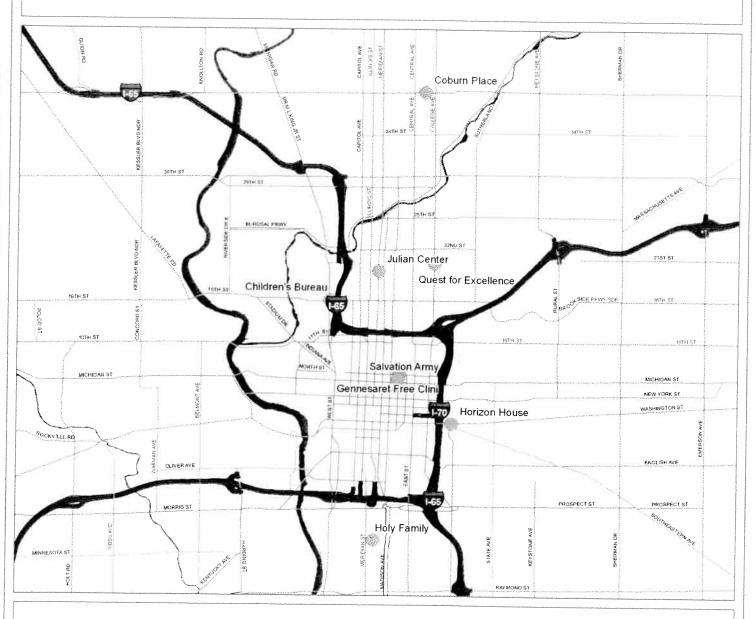


September 12, 2008

Produced by City of Indianapolis Division of Planning, Information Resources & Policy Analysis

Source Manon County GIS Division of Community Economic Development

Homelessness Prevention & Essential Services ESG



Legend

ESG Services

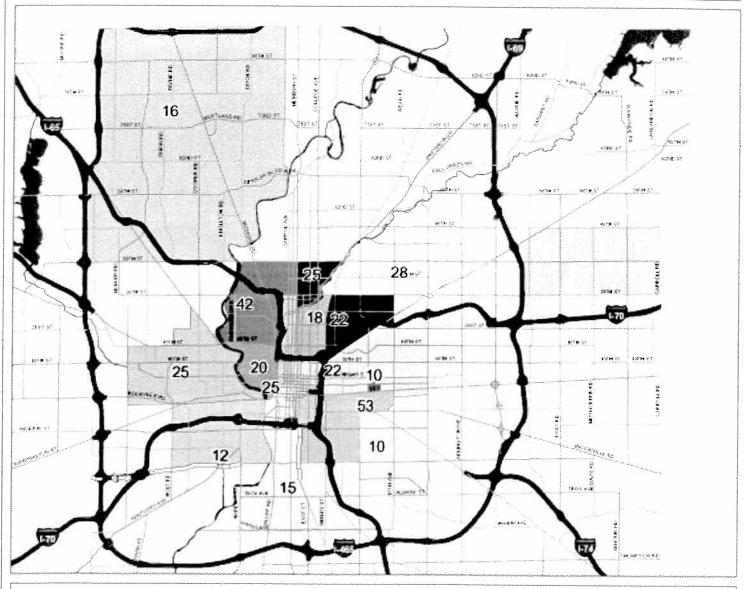


September 12, 2008

Produced by: City of Indianapolis Division of Planning Information Resources & Policy Analysis

Source: Marion County GIS, Division of Community Economic Development

CDBG - Homeowner Repair Units





Community Action of Greater Indianapolis (24 units)





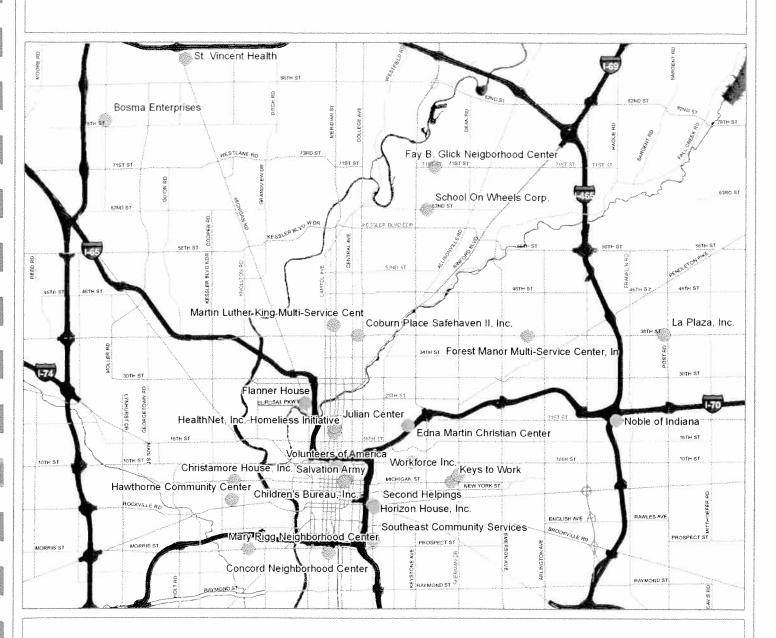
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CDBG - Public Services



Legend

CDBG - Public Services

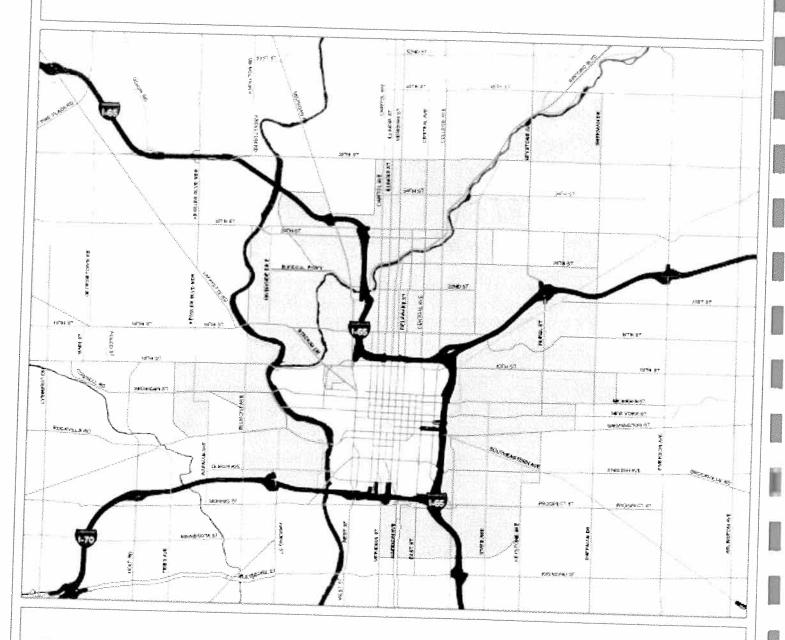


September 12, 2008

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Source: Marion County GIS, Division of Community Economic Development

Neighborhood Revitalization Strategy Area (NRSA)



Current NRSA

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Service In 180

Produced by Ceylol Indianopolis Division of Planning Information Resources & Policy Analysis Source Interest Course, Edit Greece of Community Foreign Development

This may does not represent a larger document, it is interested to serve as an exist graphs represent their only, individual shows an time map in responsive the security of selectarization.

Appendix D: Citizen Comments

Appendix E: Grants Summary

Community Development Block Grant

3,800,000

69

Rental (includes tax credits)

New Construction Acq/Rehab

HOME Investment Partnerships Program

Entitilement Prior Year Carry Over

1,586,450 487,360 1,000,000

9999

20,000 400,738

Tenant-Based Rental Assistance

Admin CHDO Operating

Homebuyer Assistance

150,000

Balance

\$ 9,000,000	ω	\$ 3,775,000	⇔ (m ⊕ €	\$ 44,935	\$ 320,000	\$ 124,000	\$ 570,000	\$ 100,000	\$ 100,000	\$ 100,000	\$ 150,000	\$ 1,250,000	1,000,000	\$ 1,932,149	\$	ક્ક	
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Emergency Shelter Grant

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Emerciancy Sholton		445,000
Rue Tickote	ક્ક	317,854
Coo - Cools	ક્ક	40.000
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	Ralanco	20,003
	्रवाया १८० क	46,543

AIDS	790,000	762,334	21,747	5,919
Housing Opportunities for Persons with AIDS	Rent Assist/Sunn Serv	Admin Admin	φ.	Balance \$

OCCUPATION